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**TERRANCE O'BRIEN INVITED TO SPEAK IN SYRACUSE, NY**

**Terrance J. O'Brien**, managing agent of First Benefits Group Inc., in Sarasota, was invited to speak in September in Syracuse, New York, on the topic of "Income Planning During Retirement". He spoke to a gathering of insurance professionals and financial advisors.

O'Brien is an expert in evaluating Social Security benefit options and income distribution planning for retiring individuals.