

**UNITED STATES COURT OF APPEALS  
FOR THE SIXTH CIRCUIT**

Leonard Green  
Clerk

100 EAST FIFTH STREET, ROOM 540  
POTTER STEWART U.S. COURTHOUSE  
CINCINNATI, OHIO 45202-3988

Tel. (513) 564-7000  
[www.ca6.uscourts.gov](http://www.ca6.uscourts.gov)

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Ms. Elise Balkin Ice  
Ulmer & Berne  
1660 W. Second Street, Suite 1100  
Cleveland, OH 44113

Mr. Scott M. Kolligian  
2020 Front Street, Suite 305  
Cuyahoga Falls, OH 44221

Mr. Michael A. Malyuk  
2020 Front Street, Suite 305  
Cuyahoga Falls, OH 44221

Ms. Patricia A. Shlonsky  
Ulmer & Berne  
88 E. Broad Street, Suite 1600  
Columbus, OH 43215

Re: Case No. 09-4275, *John Schwalm v. Guardian Life Insurance Co.*  
Originating Case No. 08-01451

Dear Counsel,

The court today announced its decision in the above-styled case.

Enclosed is a copy of the court's opinion together with the judgment which has been entered in conformity with Rule 36, Federal Rules of Appellate Procedure.

Yours very truly,  
Leonard Green, Clerk

Linda K. Martin  
Deputy Clerk

Enclosures

Mandate to issue.