

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

Deborah S. Hunt  
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)

Filed: March 05, 2015

Mr. Jeremy Paul Blumenfeld  
Ms. Erica E. Flores  
Morgan, Lewis & Bockius  
1701 Market Street  
Philadelphia, PA 19103

Mr. John J. Cooper  
Cooper Law Firm  
345 Diversion, Suite 304  
Rochester, MI 48307

Mr. Mark D. Debofsky  
DeBofsky & Associates  
200 W. Madison Street, Suite 2670  
Chicago, IL 60606

Mr. Jerrold J. Ganzfried  
Holland & Knight  
800 17th Street, N.W., Suite 1100  
Washington, DC 20006

Mr. Waldemar Jacob Pflapsen Jr.  
Jordan Burt  
1025 Thomas Jefferson Street, N.W., Suite 400 E.  
Washington, DC 20007

Mr. Brian T. Quinn  
Honigman, Miller, Schwartz & Cohn  
222 N. Washington Square, Suite 400  
Lansing, MI 48933

Mr. Erik W. Scharf  
1395 Brickell Avenue, Suite 800  
Miami, FL 33131

Ms. Mary Ellen Signorille  
AARP Foundation Litigation  
601 E Street, N.W., Fourth Floor  
Washington, DC 20049

Ms. Julie Wilensky  
Lewis, Feinberg, Lee, Renaker & Jackson  
476 Ninth Street  
Oakland, CA 94607

Re: Case No. 12-2074, *Todd Rochow, et al v. Life Ins. Co. of North America*  
Originating Case No. : 2:04-cv-73628

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,

Deborah S. Hunt, Clerk

Cathryn Lovely  
Deputy Clerk

cc: Mr. David J. Weaver

Enclosures

Mandate to issue.