

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF UTAH

**The Prudential Insurance Company of America v. Jennifer Gledhill;
N.J., a minor; A.J., a minor; and An.J., a minor**

Gledhill · No. 2:25-cv-00200-DBB-DAO · Decided March 17, 2026

SUMMARY

The United States District Court for the District of Utah granted Prudential Insurance Company of America's motion for appointment of guardians ad litem, deposit of disputed Servicemembers Group Life Insurance benefits, and interpleader relief. The court appointed Jon and Christie Coltharp as guardians ad litem for the minor defendants, directed Prudential to deposit the funds with the court, discharged Prudential with prejudice, and enjoined further related proceedings against it.

CASE DETAILS

COURT	United States District Court for the District of Utah
WRITING FOR THE COURT	David Barlow
JURISDICTION	United States District Court for the District of Utah
DECIDED	March 17, 2026
DOCKET	2:25-cv-00200-DBB-DAO
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiff filed a federal interpleader action concerning Servicemembers Group Life Insurance death benefits and moved for appointment of guardians ad litem for the minor defendants, deposit of the disputed funds, and discharge from the action. The district court granted the motion.
STANDARD OF REVIEW	The court applied the standards governing statutory and rule interpleader, including whether interpleader was properly invoked, whether the court had jurisdiction, whether the plaintiff faced potential double or multiple liability, and whether equitable concerns precluded interpleader.
PRECEDENTIAL VALUE	unpublished

TOPICS

interpleader

guardian ad litem

guardianship procedure

insurance

military law

PRACTICE AREAS

civil procedure

insurance

guardianships

military law

remedies

QUESTIONS PRESENTED

1. Whether interpleader was appropriate where the insurance policy and governing SGLI statute created potentially conflicting beneficiary interests arising from a possible slayer disqualification.
2. Whether Prudential should be permitted to deposit the disputed death benefits with the court and be discharged with prejudice from the action.
3. Whether Jon and Christie Coltharp should be appointed guardians ad litem for the minor defendants.

HOLDINGS

1. Interpleader was appropriate because the court had subject-matter jurisdiction under Rule 22, the parties' conflicting interests were apparent from the insurance policy and governing SGLI statute, and the circumstances no longer presented the concerns that had led the court to deny Prudential's earlier motion.
2. Prudential may deposit the disputed death benefits into the court registry and is discharged from the action with prejudice; the remaining parties are enjoined from prosecuting related proceedings against Prudential concerning the disputed funds.
3. Jon and Christie Coltharp were appointed guardians ad litem for the minor defendants N.J., A.J., and An.J.

KEY QUOTATIONS

“Interpleader actions generally proceed in two stages.”

“Therefore, Prudential may deposit the disputed funds into the registry of the court and be discharged from this action with prejudice.”

FACTUAL BACKGROUND

Matthew Johnson was insured under a Prudential Servicemembers Group Life Insurance policy providing \$500,000 in death benefits, with his wife, Jennifer Gledhill, named as primary beneficiary and three minor children also identified as beneficiaries. Johnson died on September 20, 2024, and Gledhill was charged with his murder and incarcerated pending the Utah criminal proceeding. The governing federal SGLI law disqualifies a person convicted of wrongfully killing the insured from receiving policy proceeds, potentially causing the benefits to pass to Johnson's minor children. After the minors appeared and their caretakers obtained counsel, the parties stipulated to interpleader relief and appointment of guardians ad litem.

PROCEDURAL HISTORY

Prudential filed an interpleader complaint on March 14, 2025. The court previously denied Prudential's first motion for interpleader deposit and appointment of a guardian ad litem because the minor defendants had not appeared and the need for relief was not yet clear. After the minors appeared and filed an answer, their caretakers

retained counsel and consented to appointment as guardians ad litem, and all defendants stipulated to the renewed motion. The court granted the renewed motion, directed deposit of the death benefits, discharged Prudential with prejudice, enjoined related claims against Prudential, and appointed Jon and Christie Coltharp as guardians ad litem.

DISPOSITION

other

CASES CITED

- Clausen as Tr. of Brett M. Partridge Tr. v. Protective Life Ins. Co., No. 2:22-CV-00757-TC-DAO, 2023 WL 4137370, at *2 (D. Utah June 22, 2023)
- In re Millennium Multiple Employer Welfare Benefit Plan, 772 F.3d 634, 642 (10th Cir. 2014)
- United States v. High Tech. Prods., Inc., 497 F.3d 637, 641 (6th Cir. 2007)
- Metro. Life Ins. Co. v. Asbell, No. 21-CV-00332-RAW, 2023 WL 1967299, at *3 (E.D. Okla. Feb. 13, 2023)
- Aetna U.S. Healthcare v. Higgs, 962 F. Supp. 1412, 1414 (D. Kan. 1997)
- Glass v. United States, 506 F.2d 379, 383 (10th Cir. 1974)