

SECURITIES AND EXCHANGE COMMISSION

FORM N-30D

Initial annual and semi-annual reports mailed to investment company shareholders pursuant to Rule 30e-1 (other than those required to be submitted as part of Form NCSR)

Filing Date: **2013-03-19** | Period of Report: **2012-12-31**  
SEC Accession No. [0001104659-13-022140](#)

([HTML Version](#) on [secdatabase.com](#))

FILER

**INHERITAGE ACCOUNT OF COMMONWEALTH ANNUITY  
& LIFE INSURANCE CO**

CIK:[914187](#) | IRS No.: [046145677](#) | State of Incorp.:**MA** | Fiscal Year End: **1231**  
Type: **N-30D** | Act: **40** | File No.: [811-08120](#) | Film No.: [13701441](#)

Mailing Address	Business Address
132 TURNPIKE ROAD, SUITE 210 SOUTHBOROUGH MA 01772	132 TURNPIKE ROAD, SUITE 210 SOUTHBOROUGH MA 01772 (508) 460-2400

Commonwealth Annuity and Life Insurance Company  
132 Turnpike Road, Suite 210  
Southborough, MA 01772  
508-460-2400 – phone  
508-460-2401 – fax

commonwealthannuity.com  
\* 800.366.1492 -Select Inheritance  
\* 800.533.7881 -Variable Inheritance



**Commonwealth Annuity and Life Insurance Company**  
a Goldman Sachs Company

**ANNUAL REPORT – 12/31/2012**

FOR CONTRACT HOLDERS OF: COMMONWEALTH ANNUITY SELECT INHERITAGE  
VARIABLE INHERITAGE

March 19, 2013

VIA EDGAR

Securities and Exchange Commission  
100 F Street, N.E.  
Washington, DC 20549

Subj: **INHERITAGE ACCOUNT**  
1940 Act Registration Number: 811-8120  
1933 Act Registration Numbers: 33-70948  
CIK: 0000914187  
Rule N30-d Filing

Dear Sir or Madam:

As required by Rule 30e-2 under the Investment Company Act of 1940, as amended (the “Act”), Inheritance Account, a unit investment trust registered under the Act, mailed to its contract owners the annual report(s) for the underlying management investment companies. This filing constitutes the filing of those reports as required by Rule 30b2-1 under the Act.

The following annual reports, which were mailed to contract owners, were filed with the Commission via EDGAR on the dates indicated below and are incorporated herein by reference:

<u>Underlying Management Investment Company</u>	<u>CIK Number</u>	<u>Date(s) Filed</u>
Goldman Sachs Variable Insurance Trust (Services Shares)	1046292	<a href="#">February 25, 2013</a>
AIM Variable Insurance Funds (Invesco Variable Insurance Funds)(Series I Shares)	896435	<a href="#">February 28, 2013</a>
AllianceBernstein Variable Products Series Fund, Inc.	825316	<a href="#">February 22, 2013</a>
Delaware VIP Trust	814230	<a href="#">March 4, 2013</a>
Fidelity Variable Insurance Products Fund (Initial Class)	356494	<a href="#">February 20, 2013</a>
Franklin Templeton Variable Insurance Products Trust	837274	<a href="#">March 6, 2013</a>
Janus Aspen Series	906185	<a href="#">February 28, 2013</a>

To the extent necessary, these filings are incorporated herein by reference.

Sincerely,

/s/ SCOTT D. SILVERMAN

Scott D. Silverman  
Senior Vice President, General Counsel  
and Corporate Secretary

Commonwealth Annuity and Life Insurance Company  
132 Turnpike Road, Suite 210 \* Southborough, MA 01772

---