

SECURITIES AND EXCHANGE COMMISSION

FORM 497J

Certification of no change in definitive materials under paragraph (j) of Securities Act Rule 497

Filing Date: **2003-02-10**
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FILER

AMERITAS VARIABLE LIFE INSURANCE CO SEPARATE ACCOUNT V

CIK: **783402** | IRS No.: **470657746** | State of Incorporation: **NE** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **333-101274** | Film No.: **03546640**

Mailing Address
5900 O ST P O BOX 81889
C/O AMERITAS VARIABLE
LIFE INS CO
LINCOLN NE 68510

Business Address
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Ameritas Variable Life Insurance Company Logo

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February 10, 2003

Transmitted via EDGAR on 2/10/2003

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

Attention: Filing Desk

RE: Ameritas Variable Life Insurance Company (Depositor)
Ameritas Variable Life Insurance Company Separate Account V (Registrant)
File No. 333-101274
Rule 497(j) Certification

Dear Sir or Madam:

In lieu of filing with the Securities and Exchange Commission ("SEC") the definitive prospectus dated February 6, 2003, for Ameritas Variable Life Insurance Company Separate Account V ("Separate Account"), File No. 333-101274, as otherwise required by Rule 497(b) under the Securities Act of 1933, Ameritas Variable Life Insurance Company, on behalf of the Separate Account, hereby certifies that:

1. The form of prospectus that would have been filed under Rule 497(b) would not have differed from that contained in Pre-Effective Amendment No. 1 to the Separate Account's registration statement for File No. 333-101274 on Form N-6 filed with the SEC February 3, 2003; and
2. The text of Pre-Effective Amendment No. 1 to the Separate Account's registration statement for File No. 333-101274 on Form N-6 has been filed electronically via EDGAR.

If you have any questions or comments concerning this filing, please telephone me at 402-467-7465.

Sincerely,

/s/ Donald R. Stading

Donald R. Stading
Secretary and General Counsel