

SECURITIES AND EXCHANGE COMMISSION

FORM 497J

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

Filing Date: **2005-05-02**
SEC Accession No. **0000949377-05-000443**

(HTML Version on secdatabase.com)

FILER

PHL VARIABLE ACCUMULATION ACCOUNT

CIK: **934344** | IRS No.: **061045829** | State of Incorporation: **CT** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **333-82912** | Film No.: **05788688**

Mailing Address
*ONE AMERICAN ROW
PO BOX 5056
HARTFORD CT 06102-5056*

Business Address
*ONE AMERICAN ROW
HARTFORD CT 06115
8004474312*

1933 Act
Rule 497(j)

May 2, 2005

VIA EDGAR

Securities and Exchange Commission
450 Fifth Street, NW
Washington, DC 20549

RE: PHL VARIABLE ACCUMULATION ACCOUNT
PHL VARIABLE INSURANCE COMPANY
REGISTRATION NOS. 333-82912 AND 811-08914

To the Commission Staff:

In accordance with Rule 497(j) of the Securities Act of 1933, as amended, the undersigned certifies that the form of Prospectus and Statement of Additional Information does not differ from that contained in the Registrant's most recent registration statement filed electronically on Form N-4 pursuant to Rule 485(b) on April 22, 2005.

If you have any questions concerning this filing, please call the undersigned at 860/403-5862.

Very truly yours,

/s/ Joseph P. DeCresce

Joseph P. DeCresce, Counsel