

SECURITIES AND EXCHANGE COMMISSION

FORM 24F-2NT

Registration of securities by certain investment companies. Declaration of election Rule 24f-2 notice.

Filing Date: **1999-03-26** | Period of Report: **1998-12-31**
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FILER

COVA VARIABLE ANNUITY ACCOUNT FOUR

CIK: **883470** | State of Incorpor.: **MO** | Fiscal Year End: **0930**
Type: **24F-2NT** | Act: **33** | File No.: **033-45223** | Film No.: **99573535**

Business Address
*ONE PARKVIEW PLAZA
OAKBROOK TERRACE IL
60181
8008315433*

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.D. 20549

FORM 24F-2
Annual Notice of Securities Sold
Pursuant to Rule 24F-2

Read instructions at end of Form before preparing Form.

1. Name and address of issuer: Cova Variable Annuity Account Four
One Tower Lane, Suite 3000
Oakbrook Terrace, IL 60181-4644
2. The name of each series or class of securities for which this Form is filed
(If the Form is being filed for all series and classes of securities of the
issuer, check the box but do not list series or classes):
 [X]
3. Investment Company Act File Number: 811-06543
Securities Act File Number: 033-45223

4(a). Last day of fiscal year for which this Form is filed: December 31, 1998

4(b). Check box if this Form is being filed late (i.e., more than 90 calendar
days after the end of the issuer's fiscal year). (See Instruction A.2)

Note: If the Form is being filed late, interest must be paid on the
registration fee due.

4(c). Check box if this is the last time the issuer will be filing this Form.

<TABLE>

<CAPTION>

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5. Calculation of registration fee:

- | | |
|---|---------------------|
| (i) Aggregate sale price of securities sold during the fiscal year pursuant to section 24(f): | \$ 0
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| (ii) Aggregate price of securities redeemed or repurchased during the fiscal year: | \$ 0
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| (iii) Aggregate price of securities redeemed or repurchased during any prior fiscal year ending no earlier than October 11, 1995 that were not previously used to reduce registration fees payable to the Commission: | \$ 0
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| (iv) Total available redemption credits (add Items 5(ii) And 5(iii)): | \$ 0
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| (v) Net Sales - if Item 5(i) is greater than Item 5(iv) (Subtract Item 5(iv) from Item 5(i)): | \$ 0
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| (vi) Redemption credits available for use in future years \$(0) - if Item 5(i) is less than Item 5(iv) (subtract Item 5(iv) from Item 5(i)): | |
| (vii) Multiplier for determining registration fee (See instruction C.9): | x 0.000278
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| (viii) Registration fee due (multiply Item 5(v) by Item 5(vii)) (Enter "0" if no fee is due): | \$ 0
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