

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**
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FILER

**VARIABLE ACCOUNT D OF FORTIS BENEFITS INSURANCE
CO**

Mailing Address
*P O BOX 64284
ST PAUL MN 55164*

Business Address
*P O BOX 64284
ST PAUL MN 55164
6127384496*

CIK: **826723** | IRS No.: **810170040** | State of Incorporation: **MN** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **033-37577** | Film No.: **05788789**

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THE HARTFORD

May 2, 2005

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549
Attention: Filing Room

Re: Fortis Benefits Insurance Company
Variable Account D ("Registrant")
Fortis Masters Variable Annuity
File No. 33-37577

Dear Sir or Madam:

Pursuant to Rule 497(j) under the Securities Act of 1933, we hereby certify that:

1. The Prospectus and Statement of Additional Information that would have been filed, on behalf of the Registrant, under paragraph (c) under this section did not differ from that contained in the Registrant's most recent post-effective amendment; and
2. The text of the Registrant's most recent post-effective amendment has been filed electronically with the Securities and Exchange Commission on April 15, 2005.

If you have any additional questions, please feel free to contact me at (860) 843-3991.

Sincerely,

/s/ Lynn Higgins

Lynn Higgins
Senior Legal Specialist