

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. **0001047469-05-012631**

(HTML Version on secdatabase.com)

FILER

VEL ACCOUNT OF ALLMERICA FINANCIAL LIFE INSURANCE & ANN CO

CIK: **814807** | IRS No.: **046145677** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **033-14672** | Film No.: **05789392**

Business Address
440 LINCOLN ST
WORCESTER MA 01605
5088521000

ALLMERICA SELECT SEP ACCT II OF ALLMERICA FIN LIFE INS CO

CIK: **929345** | IRS No.: **046145677** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **033-83604** | Film No.: **05789393**

Business Address
440 LINCOLN STREET
WORCESTER MA 01653
5088551000

SEPARATE ACCOUNT IMO OF ALLMERICA FIN LIFE INS & ANNUITY CO

CIK: **1091476** | IRS No.: **000000000** | State of Incorporation: **MA** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **333-84879** | Film No.: **05789394**

Mailing Address
440 LINCOLN STREET
WORCESTER MA 016159883

Business Address
440 LINCOLN STREET
WORCESTER MA 016159883
5088551000

INHERITAGE ACCOUNT OF ALLMERIC FINANCIAL LIFE INS & ANN CO

CIK: **914187** | IRS No.: **046145677** | State of Incorporation: **MA** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **033-70948** | Film No.: **05789395**

Business Address
440 LINCOLN ST
C/O SMA LIFE ASSURANCE
CO
WORCESTER MA 01653
5088551000

GROUP VEL ACCOUNT OF ALLMERICA FINANCIAL LIFE INS & ANN CO

CIK: **928408** | IRS No.: **046145677** | State of Incorporation: **MA** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **033-82658** | Film No.: **05789396**

Mailing Address
440 LINCOLN ST
WORCHESTER MA 01653

Business Address
440 LINCOLN ST
WORCESTER MA 01653
5088551000

VEL II ACCOUNT OF ALLMERICA FINANCIAL LIFE INS & ANN CO

CIK: **896838** | IRS No.: **046145677** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **033-57792** | Film No.: **05789397**

Business Address
440 LINCOLN ST
WORCESTER MA 01653
5088551000

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Allmerica Financial Life Insurance and Annuity Company
Office of the General Counsel
440 Lincoln Street, N-435
Worcester, MA 01653

VIA EDGAR

May 2, 2005

U.S. Securities and Exchange Commission
450 Fifth Avenue, N.W.
Washington, D.C. 20549

RE: Allmerica Financial Life Insurance and Annuity Company
Registration Statement Filed on Form S-6

VEL Account (VEL '87) File Nos. 33-14672/811-5183
VEL Account (VEL '91) File Nos. 33-90320/811-5183
VEL Account (VEL Plus) File Nos. 33-42687/811-5183
VEL II Account (VEL II '93) File Nos. 33-57792/811-7466
Inheritance Account (Variable Inheritance) File Nos. 33-70948/811-8120
Separate Account IMO (VUL 2001) File Nos. 33-84879/811-09529
Allmerica Select Separate Account II (Allmerica Select Life II)
File Nos. 33-83604/811-8746
Group VEL Account (Group VEL) File Nos. 33-82658/811-8704

Dear Sir/Madam:

Pursuant to Rule 497(j) under the 1933 Act, Registrant certifies that the form of Prospectuses that would have been filed under paragraph (c) of this section would not have differed from that contained in the most recent registration statement or amendment, and that the text of the most recent registration statement or amendment has been filed electronically.

No copies of the cross-reference sheet are being filed because it has not been amended.

If you have any questions or would like further information, please call me at (508) 855-4194.

Very truly yours,

/s/ Sheila B. St. Hilaire

Sheila B. St. Hilaire
Vice President & Counsel