

# 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

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#### VEL ACCOUNT OF ALLMERICA FINANCIAL LIFE INSURANCE & ANN CO

CIK: **814807** | IRS No.: **046145677** | Fiscal Year End: **1231**  
Type: **497J** | Act: **33** | File No.: **033-90320** | Film No.: **05789404**

Business Address  
440 LINCOLN ST  
WORCESTER MA 01605  
5088521000

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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  
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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