

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

VEL II ACCT OF STATE MUTUAL LIFE ASSUR CO OF AMERICA

CIK: **914283** | IRS No.: **041867050** | State of Incorporation: **MA** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **033-71056** | Film No.: **05789412**

Mailing Address
440 LINCOLN STREET
440 LINCOLN STREET
WORCESTER MA 01653

Business Address
440 LINCOLN ST
WORCESTER MA 01653
5088551000

ALLMERICA SELECT SEP ACCT II OF 1ST ALLMERICA FIN LIF INS CO

CIK: **945906** | IRS No.: **000000000** | State of Incorporation: **MA** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **333-62369** | Film No.: **05789413**

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INHERITAGE ACCOUNT OF 1ST ALLMERICA FINANCIAL LIFE INS CO

CIK: **917789** | IRS No.: **041867050** | State of Incorporation: **MA** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **033-74184** | Film No.: **05789414**

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GROUP VEL ACCT OF 1ST ALLMERICA FINANCIAL LIFE INS CO

CIK: **945907** | IRS No.: **000000000** | State of Incorporation: **MA** | Fiscal Year End: **1231**
Type: **497J** | Act: **33** | File No.: **333-06383** | Film No.: **05789415**

Mailing Address
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First Allmerica Financial Life Insurance 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: First Allmerica Financial Life Insurance Company
Registration Statement Filed on Form S-6

VEL II Account (VEL II '93) File Nos. 33-71056/811-8130
Allmerica Select Separate Account II (Allmerica Select Life II)
File Nos. 333-62369/811-8987
Inheritance Account (Variable Inheritance) File Nos. 33-74184/811-8304
Group VEL Account (Group VEL) File Nos. 333-06383/811-7663

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