2004 FOR PROFIT CORPORATION ANNUAL REPORT

DO NOT WRITE IN THIS SPACE

DOCUMENT #833743

Entity Name

ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY



Principal Place of Business

440 LINCOLN ST.

WORCESTER, MA 01653-0001

Mailing Address

440 LINCOLN ST.

WORCESTER, MA 01653-0001

FILED Mar 09, 2004 8:00 am Secretary of State

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No Cha-P

CR2E034 (10/03)

4. FEI Number 04-6145677

Applied For Not Applicable

5. Certificate of Status Desired

\$8.75 Additional

6. Name and Address of Current Registered Agent

CHIEF FINANCIAL OFFICER P O BOX 6200 (32314-6200) 200 E. GAINES ST TALLAHASSEE, FL 32399-0000

DO NOT WRITE IN THIS SPACE

8. The above the obligat	named entity submits this statement for the p ions of registered agent.	urpose of changing its regist	tered office or registe	ered agent, or both,	, in the State of Florida. I am fam	iliar with, and accept
SIGNATURE.						
	Signature, typed or printed name of registered agent and title if	applicable, (NOTE: Regist	tered Agent signature require	ed when reinstating)	DATE	
	E NOW!!! FEE IS \$150.00 ay 1, 2004 Fee will be \$550.00	9. Election Campaign Fir Trust Fund Contribution	~ _ ~	5.00 May Be ded to Fees		
10.	OFFICERS AND DIREC	TORS		1		
TITLE	AV					
NAME	ABERIZK, EMIL J JR.		30,000 (100) 1 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	86 1854 11 10 10 10 10 10 10 10 10 10 10 10 10 1		
STREET ADDRESS	440 LINCOLN ST					
CITY-ST-ZIP	WORCESTER, MA 01653					
TITLE	GC	, ,,,,,,,,				
NAME	ADELMAN, JAMES B					
STREET ADDRESS	440 LINCOLN ST					
CITY-ST-ZIP	WORCESTER, MA 01653					
TITLE	VAV					
NAME	ALSTON, PHILIP G					
STREET ADDRESS	440 LINCOLN ST			DΟ 1	NOT WOITE	
CITY-ST-ZIP	WORCESTER, MA 01653			ו טע ו	NOT WRITE	
TITLE	D			INI T	HIS SPACE	466
NAME	ANDERSON, BRUCE C			11.4 1	MIS SPACE	
STREET ADDRESS	440 LINCOLN ST					
CITY-ST-ZIP	WORCESTER, MA 01653					
TITLE	VC					
NAME	ARMSTRONG, ABIGAIL M					
STREET ADDRESS	440 LINCOLN ST					
CITY+ST-ZIP	WORCESTER, MA 01653					
TITLE	ASAV					
NAME	BAILEY, JENNIFER F		1000			
STREET ADDRESS	440 LINCOLN ST					
CITY-ST-ZIP	WORCESTER, MA 01653					
12. I hereby o	certify that the information supplied with this fill	ng does not qualify for the e	exemption stated in S	ection 119.07(3)(i),	Florida Statutes. I further certify:	that the information

12. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), Florida Statutes. I further certify that the information indicated on this report or supplemental report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 10 or Block 11 if changed, or on an attachment with an address, with all piter like empowered.

SIGNATURE:

IGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

3/01/04

(508) 855-2319

A Hachment

Officers and Directors

833743

Allmerica Financial Life Insurance and Annuity Company

Director Title Start Date Bruce C. Anderson Director 04/10/1996 Frederick H. Eppinger Chairman of the Board 08/28/2003 J. Kendall Huber Director 04/01/2000 Mark A. Hug Director 10/26/2001 John P. Kawanagh Director 11/20/1996 Gedward J. Parry III Director 11/20/1996 Gedward J. Parry III Director 11/20/1996 Officer Title Start Date James B. Adelman Group Counsel 02/20/2003 William J. Cahill Jr. Group Counsel 02/20/2003 John J. Danello Group Counsel 06/8/2001 Joseph W. MacDougall Jr. Group Counsel 06/8/2001 Smil J. Aberixk Jr. Assistant Vice President 02/20/2003 James B. Adelman Vice President 04/20/2009 James B. Adelman			
Frederick H. Eppinger Chairman of the Board 08/28/2003 J. Kendall Huber Director 04/01/2000 Mark A. Hug Director 10/26/2001 John P. Kawanagh Director 11/20/1996 Gedward J. Parry III Director 99/18/2000 Officer Title Start Date James B. Adelman Group Counsel 12/08/2000 William J. Cabill Jr. Group Counsel 02/20/2003 Charles F. Cronin Group Counsel 02/20/2003 John J. Danello Group Counsel 06/08/2001 Joseph W. MacDougall Jr. Group Counsel 02/20/2003 Emil J. Aberixk Jr. Assistant Vice President 02/20/2003 James B. Adelman Vice President 02/00/2003 <td< td=""><td></td><td></td><td></td></td<>			
J. Kendall Huber Director 04/01/2000 Mark A. Hug Director 10/26/2001 John P. Kavanaugh Director 11/20196 Edward J. Parry III Director 11/20196 Gregory D. Tranter Director 09/18/2000 Officer Title Start Date James B. Adelman Group Counsel 12/08/2000 William J. Cahill Jr. Group Counsel 02/20/2003 John J. Danello Group Counsel 02/20/2003 Joseph W. MacDougall Jr. Assistant Vice President 09/19/2003 James B. Adelman Group Counsel 06/08/2001 Joseph W. MacDougall Jr. Assistant Vice President 09/19/2003 James B. Adelman Vice President 09/19/2003 James B. Adelman Vice President 09/19/2003 James B. Adelman Vice President 09/19/2003 Philip G. Alston Assistant Vice President 12/08/2000 Abigail M. Armstrong Assistant Secretary 06/01/1999 Counsel 08/24/1994 Jennifer F. Bailey Assistant Vice President 10/13/2000 Michael W. Barnes Assistant Vice President 10/13/2000 Michael J. Bousquet Vice President 04/01/1998 Todd L. Bousquet Vice President 04/01/1999 Todd L. Bousquet Vice President 04/01/1990			04/10/1996
Mark A. Hug	Frederick H. Eppinger	Chairman of the Board	08/28/2003
John P. Kavinaugh	J. Kendall Huber	Director	04/01/2000
Edward J. Parry III	Mark A. Hug	Director	10/26/2001
Gregory D. Tranter Director 09/18/2000 Officer Title Start Date James B. Adelman Group Counsel 12/08/2000 William J. Cahill Jr. Group Counsel 02/20/2003 Charles F. Cronin Group Counsel 06/08/2001 Joseph W. MacDougall Jr. Group Counsel 02/20/2003 Emil J. Aberizk Jr. Assistant Vice President 09/19/2003 James B. Adelman Vice President 02/20/2003 Philip G. Alston Assistant Vice President 02/20/2003 Abigail M. Armstrong Assistant Secretary 06/01/1999 Abigail M. Armstrong Assistant Vice President 10/13/2000 Michael W. Barnes Assistant Vice President 10/13/2000 Warren E. Barnes Vice President 10/11/398 Vice President 10/01/1998 Todd L. Bousquet Vice President 10/01/1998 John E. Brabazon Vice President 10/01/1998 John E. Brabazon Vice President 02/20/2003 Bernard J. Buonamo Jr. Vice President 02/20/2003	John P. Kavanaugh	Director	08/01/1996
Gregory D. Tranter Director 09/18/2000 Officer James B. Adelman William J. Cabill Jr. Group Counsel 12/08/2000 Charles F. Cronin Group Counsel 02/20/2003 John J. Danello Group Counsel 06/08/2001 Joseph W. MacDougall Jr. Group Counsel 02/20/2003 Emil J. Aberizk Jr. Assistant Vice President 09/19/2003 James B. Adelman Vice President 02/20/2003 Philip G. Alston Assistant Vice President 02/20/2003 Philip G. Alston Assistant Secretary 06/01/1999 Brucc C. Anderson Vice President 12/08/2000 Abigail M. Armstrong Assistant Secretary 06/01/1999 Counsel 08/24/1994 Assistant Vice President 10/13/2000 Warren E. Barnes Vice President 10/01/1998 Warren E. Barnes Vice President 10/01/1998 George M. Boyd Assistant Vice President 04/01/1999 John E. Brabazon Vice President 04/01/1999 John E. Brabazon Vice President 02/20/2003 Bernard J. Buonamo Jr. Vice P	Edward J. Parry III	Director	11/20/1996
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William J. Cahill Jr. Group Counsel 02/20/2003 Charles F. Cronin Group Counsel 06/08/2001 John J. Danello Group Counsel 06/08/2001 Joseph W. MacDougall Jr. Group Counsel 02/20/2003 James B. Adelman Vice President 09/19/2003 James B. Adelman Vice President 04/01/1999 Bruce C. Anderson Assistant Vice President 04/01/1999 Bruce C. Anderson Vice President 12/08/2000 Abigail M. Armstrong Assistant Secretary 06/01/1999 Connsel 08/24/1994 08/24/1994 Jennifer F. Bailey Assistant Vice President 10/13/2000 Warren E. Barnes Vice President 10/01/1998 Corporate Controller 10/01/1998 Todd L. Bousquet Vice President 10/01/1998 Todd L. Bousquet Vice President 04/01/1999 George M. Boyd Assistant Vice President 01/21/2002 Michael J. Brodeur Vice President 01/21/2002 Michael J. Brodeur Vice President 02/20/2003 <td>James B. Adelman</td> <td>Group Counsel</td> <td></td>	James B. Adelman	Group Counsel	
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John J. Danello	Charles F. Cronin		02/20/2003
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Warren E. Barnes Vice President Corporate Controller 10/01/1998 10/01/1999 Todd L. Bousquet Vice President 04/01/1999 George M. Boyd Assistant Vice President 12/01/1999 John E. Brabazon Vice President 01/21/2002 Michael J. Brodeur Vice President 02/20/2003 Bernard J. Buonanno Jr. Vice President 02/20/2003 William J. Cahill Jr. Vice President 02/20/2003 Eric J. Capellari Assistant Treasurer 04/02/2001 Benson Chau Assistant Treasurer 04/09/1997 Michele M. Cleary Vice President 01/23/2001 Marc P. Cournoyer Assistant Vice President 10/01/1998 Charles F. Cronin Vice President 02/20/2003 Secretary 07/01/2000 Lee D. Davidson Assistant Vice President 11/20/1996 Claudia J. Eckels Vice President 09/12/1996 Claudia J. Eckels Vice President 07/23/1998 Franklin D. Figueiredo Assistant Vice President 07/23/1998 James F. Ford Assistant			
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Associate Actuary 10/01/1998		Assistant Vice President	10/01/1998
Charles F. Cronin Vice President 02/20/2003 Secretary 07/01/2000 Lee D. Davidson Assistant Vice President 11/20/1996 Claudia J. Eckels Vice President 09/12/1996 Franklin D. Figueiredo Assistant Vice President 11/15/2001 Kevin G. Finneran Assistant Vice President 07/23/1998 James F. Ford Assistant Vice President 07/23/1998 Philip L. Gazzo Vice President 12/11/2000 Albert Haberle Vice President 04/03/2003 Thomas E. Hardy Vice President 04/12/1995 Donna H. Hirons Assistant Vice President 10/13/2000 J. Kendall Huber General Counsel 04/01/2000 Senior Vice President 02/20/2003 Assistant Secretary 06/06/2002 Mark A. Hug Chief Executive Officer 12/06/2001	•	Associate Actuary	
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James F. Ford Assistant Vice President 07/23/1998 Philip L. Gazzo Vice President 12/11/2000 Albert Haberle Vice President 04/03/2003 Thomas E. Hardy Vice President 04/12/1995 Donna H. Hirons Assistant Vice President 10/13/2000 J. Kendall Huber General Counsel 04/01/2000 Senior Vice President 02/20/2003 Assistant Secretary 06/06/2002 Mark A. Hug Chief Executive Officer 12/06/2001			11/15/2001
Philip L. Gazzo Vice President 12/11/2000 Albert Haberle Vice President 04/03/2003 Thomas E. Hardy Vice President 04/12/1995 Donna H. Hirons Assistant Vice President 10/13/2000 J. Kendall Huber General Counsel 04/01/2000 Senior Vice President 02/20/2003 Assistant Secretary 06/06/2002 Mark A. Hug Chief Executive Officer 12/06/2001			
Albert Haberle Vice President 04/03/2003 Thomas E. Hardy Vice President 04/12/1995 Donna H. Hirons Assistant Vice President 10/13/2000 J. Kendall Huber General Counsel 04/01/2000 Senior Vice President 02/20/2003 Assistant Secretary 06/06/2002 Mark A. Hug Chief Executive Officer 12/06/2001	James F. Ford	Assistant Vice President	07/23/1998
Thomas E. Hardy Vice President 04/12/1995 Donna H. Hirons Assistant Vice President 10/13/2000 J. Kendall Huber General Counsel 04/01/2000 Senior Vice President 02/20/2003 Assistant Secretary 06/06/2002 Mark A. Hug Chief Executive Officer 12/06/2001		Vice President	12/11/2000
Donna H. Hirons Assistant Vice President 10/13/2000 J. Kendall Huber General Counsel 04/01/2000 Senior Vice President 02/20/2003 Assistant Secretary 06/06/2002 Mark A. Hug Chief Executive Officer 12/06/2001			04/03/2003
J. Kendall Huber General Counsel 04/01/2000 Senior Vice President 02/20/2003 Assistant Secretary 06/06/2002 Mark A. Hug Chief Executive Officer 12/06/2001		1 2	04/12/1995
Senior Vice President 02/20/2003 Assistant Secretary 06/06/2002 Mark A. Hug Chief Executive Officer 12/06/2001			
Assistant Secretary 06/06/2002 Mark A. Hug Chief Executive Officer 12/06/2001	J. Kendall Huber		
Mark A. Hug Chief Executive Officer 12/06/2001			
	Mark A. Hug		
President 12/06/2001		President	12/06/2001

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Officers and Directors

Scott C. Hyney	Vice President	06/05/2002
Neil L. Jacobson	Assistant Vice President	06/05/2003
Alan F. Joachim		07/31/2002
	Assistant Vice President	10/01/1998
James B. Johnson	Assistant Vice President	04/01/1999
John J. Joyce Jr.	Vice President	06/08/2001
	Counsel	05/02/1985
Paul T. Kane	Assistant Vice President	06/02/1999
John P. Kavanaugh	Chief Investment Officer	08/01/1996
	Vice President	01/01/1992
Rosemary C. Kusy	Vice President	12/05/2002
Richard M. LaVista	Vice President	02/20/2003
Rene J. Labonte	Vice President	10/01/1998
Steven J. Lanczycki	Vice President	12/05/2002
Michael F. Lannigan	Assistant Treasurer	12/08/2000
Cheryl M. Lapriore	Vice President	09/06/2002
Van G. Leichter	Vice President	04/12/1995
Deborah S. Lewis	Vice President	02/20/2003
Thomas J. Liro	Assistant Vice President	07/23/1998
Richard J. Litchfield	Assistant Treasurer	10/01/1998
Michael D. Lorion	Assistant Vice President	09/19/2003
	Assistant Treasurer	09/19/2003
Joseph W. MacDougall Jr.	Vice President	10/30/1986
	Associate General Counsel	10/30/1986
	Assistant Secretary	05/19/1983
Barbara B. Maietta	Vice President	09/12/1996
Mark C. McGivney	Treasurer	03/31/2000
•	Vice President	06/06/2002
William F. Monroe Jr.	Vice President	09/12/1996
Sujata Mutalik	Statutory Accountant	02/28/1991
3	Assistant Treasurer	02/28/1991
Jesse H. Nadelman	Vice President	04/02/2001
Margaret L. Norton	Assistant Vice President	07/01/1999
John W. Nunley	Vice President	01/02/1992
K. David Nunley	Vice President	10/13/2000
Beth T. O'Rorke	Vice President	12/06/2001
Edward J. Parry III	Chief Financial Officer	12/12/1996
247.0.4 5. 1 0.17 111	Assistant Treasurer	03/31/2000
	Senior Vice President	02/20/2003
Joseph M. Petty	Assistant Vice President	10/13/2000
Nancy R. Piekarczyk	Assistant Vice President	10/13/2000
Michael A. Reardon	Vice President	03/31/1999
Ellen Rosenberg	Assistant Vice President	04/01/1999
Marilyn T. Smith	Vice President	04/03/2003
Dan R. Spafford	Vice President	04/03/2003
- mild spuilsia	Actuary	04/03/2003
Sheila B. St. Hilaire	Assistant Vice President	10/10/1996
Brian R. Swords	Vice President	04/01/1999
Patrick J. Thornton	Assistant Vice President	04/03/2003
Gregory D. Tranter	Vice President	09/18/2000
orogory D. Timica	Chief Information Officer	09/18/2000
Eric M. Trigilio	Assistant Vice President	09/19/2000
Ann K. Tripp	Vice President	
Margot K. Wallin	Assistant Vice President	06/24/1994
Donald P. Wayman	Assistant Vice President Assistant Vice President	07/31/2002
Donaid I. Wayinan	USSISTANT AICE LIESINEIN	04/12/1995

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Officers and Directors

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Jerome F. Weihs

Vice President

06/28/1991