

The following is a supplement to your Allstate Advisor variable annuity prospectus. Please review and retain this supplement with your current prospectus. If you have any questions, call 1-800-203-0068.

Allstate Life Insurance Company  
Allstate Financial Advisors Separate Account I  
Supplement, dated October 1, 2004

to the  
Prospectus dated May 1, 2004, as amended for the  
Allstate Advisor Variable Annuities (Advisor, Advisor Plus, Advisor Preferred)

This supplement is divided into two parts. The first part amends the above-referenced prospectus to describe the addition of 7 new Variable Sub-Accounts and the closure of 4 Variable Sub-Accounts for new investments. The second part describes changes related to the TrueReturnSM Accumulation Benefit Option.

#### Variable Sub-Account Additions and Closures

This supplement amends the above-referenced prospectus for the Allstate Advisor, Advisor Plus, and Advisor Preferred variable annuity contracts (each, a "Contract"), offered by Allstate Life Insurance Company, to describe the addition of 7 new Variable Sub-Accounts and the closure of 4 Variable Sub-Accounts for new investments. Please keep this supplement for future reference together with your prospectus.

#### Variable Sub-Account Additions:

o Effective October 1, 2004, the following Variable Sub-Accounts are added as investment alternatives to your Contract:

FTVIP Franklin Large Cap Growth Securities-Class 2  
Lord Abbett Series Fund - All Value  
Lord Abbett Series Fund - Bond-Debenture  
Lord Abbett Series Fund - Growth and Income  
Lord Abbett Series Fund - Growth Opportunities  
Lord Abbett Series Fund - Mid-Cap Value  
Oppenheimer Bond/VA

#### Variable Sub-Account Closures:

Effective October 1, 2004, the following Variable Sub-Accounts are closed ("Closed Variable Sub-Accounts") as investment alternatives under your Contract:

Putnam VT Health Sciences  
Putnam VT New Opportunities  
Putnam VT Research  
Putnam VT Utilities Growth and Income

If you have a Dollar Cost Averaging Program, Automatic Portfolio Rebalancing Program, or Automatic Additions Program ("Automatic Programs") involving any Closed Variable Sub-Accounts on October 1, 2004, you will continue to be able to make additions and transfers to these Closed Sub-Accounts through these Automatic Programs. Effective October 1, 2004, outside of these Automatic Programs, you may not allocate purchase payments or make transfers to the Closed Variable Sub-Accounts.

As a result of the changes described above, your prospectus is amended as follows:

General: Change all references throughout the prospectus to the availability of 42 Variable Sub-Accounts to 45 Variable Sub-Accounts. To each reference, add the following footnote: "Up to 47 Variable Sub-Accounts are currently offered with Contracts issued prior to May 1, 2003. In addition, the four Closed Variable Sub-Accounts are offered with the Automatic Programs for Contracts with Automatic Program involving the Closed Variable Sub-Accounts prior to October 1, 2004."

Page 1: Replace the third paragraph with the following:

Each Contract currently offers several investment alternatives ("investment alternatives"). The investment alternatives include up to 3 fixed account options ("Fixed Account Options"), depending on the Contract, and include 45\* variable sub-accounts ("Variable Sub-Accounts") of the Allstate Financial Advisors Separate Account I ("Variable Account"). Each Variable Sub-Account invests exclusively in shares of the following mutual funds ("Funds"):

Franklin Templeton Variable Insurance Products Trust (Class 2)  
Lord Abbett Series Fund, Inc. (Class VC)  
Oppenheimer Variable Account Funds (Service Shares)  
Putnam Variable Trust (Class IB)  
Van Kampen Life Investment Trust (Class II)  
The Universal Institutional Funds, Inc. (Class I & II)

\*Up to 47 Variable Sub-Accounts are currently offered with Contracts issued prior to May 1, 2003. In addition, the four Closed Variable Sub-Accounts are offered with the Automatic Programs for the Contracts with Automatic Programs involving the Closed Variable Sub-Accounts prior to October 1, 2004. See page 30 for information about recent Portfolio liquidations, mergers and name changes.

Investment Alternatives

Each Contract offers several investment alternatives including:

- o up to 3 Fixed Account Options that credit interest at rates we guarantee, and
- o 45\* Variable Sub-Accounts investing in Portfolios offering professional money management by these investment advisers:
  - o Franklin Advisers, Inc.
  - o Franklin Advisory Services, LLC
  - o Franklin Mutual Advisers, LLC
  - o Lord, Abbett & Co. LLC
  - o OppenheimerFunds, Inc.
  - o Putnam Investment Management, LLC
  - o Templeton Asset Management Ltd.
  - o Templeton Investment Counsel, LLC
  - o Van Kampen Asset Management
  - o Van Kampen\*\*

\*Up to 47 Variable Sub-Accounts are currently offered with Contracts issued prior to May 1, 2003. In addition, the four Closed Variable Sub-Accounts are offered with the Automatic Programs for the Contracts with Automatic Programs involving the Closed Variable Sub-Accounts prior to October 1, 2004.

\*\*Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

Not all fixed account options are available in all states or with all Contracts.

To find out current rates being paid on the Fixed Account Option(s), or to find out how the Variable Sub-Accounts have performed, please call us at 1-800-203-0068.

Page 13: Under the subheading "PORTFOLIO ANNUAL EXPENSES - Minimum and Maximum," please replace the PORTFOLIO ANNUAL EXPENSES table with the following:

PORTFOLIO ANNUAL EXPENSES

	Minimum	Maximum
Total Annual Portfolio Operating Expenses (1) (expenses that are deducted from Portfolio assets, which may include management fees, distribution and/or services (12b-1) fees, and other expenses)	0.74%	23.69%

(1) Expenses are shown as a percentage of Portfolio average daily net assets (before waiver or reimbursement) as of December 31, 2003 (except as otherwise noted).

PORTFOLIO ANNUAL EXPENSES - Full Table (1) The next table shows the Portfolio operating expenses for each Portfolio available under the Contract. These expenses may vary from year to year. Advisers and/or other service providers of certain Portfolios have agreed to waive their fees and/or other Portfolio expenses in order to keep the Portfolio's expenses below specified limits. The expenses shown in the table below do not show the effect of any such fee waiver or expense reimbursement. All fee waiver and expense reimbursements are described in the footnotes to the table. More detail concerning each Portfolio's fees and expenses appears in the prospectus for each Portfolio.

Page 13: Under the subheading "PORTFOLIO ANNUAL EXPENSES - Full Table" under the heading "Expense Table", add the following to the end of the Portfolio Annual Expenses Table:

PORTFOLIO	Management Fees	Rule 12b-1 Fees	Other Expenses	Total Annual Portfolio Expenses
FTVIP Franklin Large Cap Growth Securities Fund - Class 2(16) (17)	0.75%	0.25%	0.04%	1.04%
Lord Abbett Series Fund - All Value Portfolio (18) (19)	0.75%	N/A	22.94%	23.69%
Lord Abbett Series Fund - Bond-Debtenture Portfolio (19)	0.50%	N/A	0.49%	0.99%
Lord Abbett Series Fund - Growth and Income Portfolio	0.50%	N/A	0.35%	0.85%
Lord Abbett Series Fund - Growth Opportunities Portfolio (18) (19)	0.80%	N/A	11.07%	11.87%
Lord Abbett Series Fund - Mid-Cap Value Portfolio	0.75%	N/A	0.33%	1.08%
Oppenheimer Bond Fund/VA - Service Shares	0.71%	0.25%	0.02%	0.98%

1. Figures shown in the Table are for the year ended December 31, 2003 (except as otherwise noted).

16. The Fund administration fee is paid indirectly through the management fee.

17. While the maximum amount payable under the Portfolio's Class 2 Rule 12b-1 plan is 0.35% per year of the Portfolio's Class 2 average annual net assets, the Portfolio's Board of Trustees has set the current rate

at 0.25% per year.

18. Expenses have been restated based on estimates for the current fiscal year (the year ending December 31, 2004).
19. Through the year ending December 31, 2004, Lord, Abbett & Co. LLC has contractually agreed to reimburse a portion of the Portfolios' expenses to the extent necessary to maintain its "Other Expenses" at an aggregate rate of 0.40% of its average daily net assets. Based on these reimbursements, "Management Fees", "Rule 12b-1 Fees", "Other Expenses", and "Total Annual Portfolio Expenses" are as follows:

Portfolio	Management Fees	Rule 12b-1 Fees	Other Expenses	Total Annual Portfolio Expenses
Lord Abbett Series Fund - All Value Portfolio	0.75%	N/A	0.40%	1.15%
Lord Abbett Series Fund - Bond-Debenture Portfolio	0.50%	N/A	0.40%	0.90%
Lord Abbett Series Fund - Growth Opportunities Portfolio	0.80%	N/A	0.40%	1.20%

Effective October 1, 2004, the Putnam VT Health Sciences Variable Sub-Account (Class IB), the Putnam VT New Opportunities Variable Sub-Account (Class IB), the Putnam VT Research Variable Sub-Account (Class IB), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB) closed to new investments.

Page 17: Under the subheading "Example 1" replace the expense example table with the following:

	Allstate Advisor				Allstate Advisor Plus				Allstate Advisor Preferred (with 5-year Withdrawal Charge Option)			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
Costs Based on Maximum Annual Portfolio Expenses	\$3,335	\$6,998	\$9,184	\$11,563	\$3,493	\$7,262	\$9,443	\$11,571	\$3,280	\$6,965	\$8,975	\$11,571
Costs Based on Minimum Annual Portfolio Expenses	\$983	\$1,608	\$2,259	\$4,177	\$1,141	\$1,911	\$2,618	\$4,450	\$929	\$1,613	\$2,150	\$4,450

  

	Allstate Advisor Preferred (with 3-year Withdrawal Charge Option)				Allstate Advisor Preferred (with No Withdrawal Charge Option)			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
Costs Based on Maximum Annual Portfolio Expenses	\$3,291	\$6,642	\$8,990	\$11,574	\$2,791	\$6,659	\$9,006	\$11,576
Costs Based on Minimum Annual Portfolio Expenses	\$939	\$1,303	\$2,199	\$4,539	\$439	\$1,333	\$2,247	\$4,627

Page 18: Under the subheading "Example 2" replace the expense example table with the following:

	Allstate Advisor				Allstate Advisor Plus				Allstate Advisor Preferred (with 5-year Withdrawal Charge Option)			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
Costs Based on Maximum Annual Portfolio Expenses	\$2,740	\$6,573	\$8,929	\$11,563	\$2,770	\$6,625	\$8,975	\$11,571	\$2,770	\$6,625	\$8,975	\$11,571
Costs Based on Minimum Annual Portfolio Expenses	\$388	\$1,183	\$2,004	\$4,177	\$419	\$1,273	\$2,150	\$4,450	\$419	\$1,273	\$2,150	\$4,450

  

	Allstate Advisor Preferred (with 3-year Withdrawal Charge Option)				Allstate Advisor Preferred (with No Withdrawal Charge Option)			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
Costs Based on Maximum Annual Portfolio Expenses	\$2,781	\$6,642	\$8,990	\$11,574	\$2,791	\$6,659	\$9,006	\$11,576
Costs Based on Minimum Annual Portfolio Expenses	\$429	\$1,303	\$2,199	\$4,539	\$439	\$1,333	\$2,247	\$4,627

Page 19: Add the following to the end of the second paragraph under "Financial Information:"

No Accumulation Unit Values are shown for the FTVIP Franklin Large Cap Growth Securities Variable Sub-Account, Lord Abbett Series Fund - All Value Variable Sub-Account, Lord Abbett Series Fund - Bond-Debenture Variable Sub-Account, Lord Abbett Series Fund - Growth and Income Variable Sub-Account, Lord Abbett Series Fund - Growth Opportunities Variable Sub-Account, Lord Abbett Series Fund - Mid-Cap Value Variable Sub-Account and Oppenheimer Bond - Variable Sub-Account which were first offered with the Contracts on October 1, 2004.

Page 28: Under the heading "Investment Alternatives: The Variable Sub-Accounts" add the following to the table describing the Portfolios:

Portfolio:	Each Portfolio Seeks:	Investment Adviser
FTVIP Franklin Large Cap Growth Securities Fund - Class 2	Capital appreciation	Franklin Advisers, Inc.
Lord Abbett Series Fund - All Value Portfolio	Long-term growth of capital and income without excessive fluctuations in market value	Lord, Abbett & Co. LLC
Lord Abbett Series Fund - Bond-Debenture Portfolio	High current income and the opportunity for capital appreciation to produce a high total return	Lord, Abbett & Co. LLC
Lord Abbett Series Fund - Growth and Income Portfolio	Long-term growth of capital and income without excessive fluctuations in market value	Lord, Abbett & Co. LLC
Lord Abbett Series Fund - Growth Opportunities Portfolio	Capital appreciation	Lord, Abbett & Co. LLC
Lord Abbett Series Fund - Mid-Cap Value Portfolio	Capital appreciation through investments, primarily in equity securities, which are believed to be undervalued in the marketplace	Lord, Abbett & Co. LLC
Oppenheimer Bond Fund/VA - Service Shares	High level of current income. As a secondary objective, the Fund seeks capital appreciation when consistent with its primary objective.	OppenheimerFunds, Inc.

Effective October 1, 2004, the Putnam VT Health Sciences Variable Sub-Account (Class IB), the Putnam VT New Opportunities Variable Sub-Account (Class IB), the Putnam VT Research Variable Sub-Account (Class IB), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB) closed to new investments.

Page 47- Under the subheading "Unrestricted Variable Sub-Accounts" under the subheading "Income Protection Benefit Option" add the following variable Sub-Account to the list:

Oppenheimer Bond/VA

Page 47- Under the subheading "Restricted Variable Sub-Accounts" under the subheading "Income Protection Benefit Option" add the following to the list of Restricted Variable Sub-Accounts:

FTVIP Franklin Large Cap Growth Securities - Class 2

Lord Abbett Series Fund - All Value

Lord Abbett Series Fund - Bond-Debenture

Lord Abbett Series Fund - Growth and Income

Lord Abbett Series Fund - Growth Opportunities

Lord Abbett Series Fund - Mid-Cap Value

\* Effective October 1, 2004, the Putnam VT Research Variable Sub-Account (Class IB), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB) closed to new investments.

TrueReturnSM Accumulation Benefit Option

This supplement describes changes related to the TrueReturnSM Accumulation Benefit Option available with the Allstate Advisor, Allstate Advisor Plus, and Allstate Advisor Preferred variable annuity contracts (each, a "Contract"), offered by Allstate Life Insurance Company. Please keep this supplement for future reference together with your prospectus. All capitalized terms have the same meaning as those included in the prospectus.

Your prospectus is amended as follows:

Page 23: Replace the 3rd to last sentence in the fourth paragraph under the subheading "TRUERETURNSM ACCUMULATION BENEFIT OPTION" under the heading "Contract Value" with the following:

The Model Portfolio Option under a Guarantee Option has specific investment requirements that are described in the "Investment Restrictions" section below and may depend upon the Rider Date of your TrueReturn Option.

Page 24: Replace the last three sentences under the subheading "Accumulation Benefit" under the heading "Contract Value" with the following: Guarantee Option 1 offers a higher AB Factor and more rider periods than Guarantee Option 2. Guarantee Option 1 and Guarantee Option 2 have different investment restrictions. See "Investment Requirements" below for more information. Page 25: Replace the 2nd sentence of the first paragraph under the subheading "Investment Requirements" under the heading "Contract Value" with the following:

The specific requirements will depend on the Model Portfolio Option you select and the effective date of your TrueReturn Option. These requirements are described below in more detail.

Page 25: Replace the third paragraph under the subheading "Investment Requirements" under the heading "Contract Value" with the following:

On the Rider Date, you must select only one of the Model Portfolio Options in which to allocate your Contract Value. We currently offer one Model Portfolio Option with each of the available Guarantee Options. The Model Portfolio Options that are available under Guarantee Options may differ depending upon the effective date of your TrueReturn Option. Please refer to the Model Portfolio Option 1 and Model Portfolio Option 2 sections for more details. We may add Model Portfolio Options in the future. The following table summarizes the Model Portfolio Option currently available for use with each Guarantee Period under the TrueReturn Option:

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Guarantee Option 1

Guarantee Option 2  
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Model Portfolio Option 1

Model Portfolio Option 2  
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Page 25: Delete the sixth paragraph under the subheading "Investment Requirements" under the heading "Contract Value".

Page 26: Replace the sub-section entitled "Model Portfolio Options 1 and 2" under the heading "Contract Value" with the following:

Model Portfolio Option 1.

If you choose or transfer your entire Contract Value into Model Portfolio Option 1 under Guarantee Option 1, you must allocate a certain percentage of your Contract Value into each of three asset categories. Please note that certain Investment Alternatives are not available under Model Portfolio Option 1. You may choose the Variable Sub-Accounts in which you want to invest, provided you maintain the percentage allocation requirements for each category. You may also make transfers among the Variable Sub-Accounts within each category at any time, provided you maintain the percentage allocation requirements for each category. However, each transfer you make will count against the 12 transfers you can make each Contract Year without paying a transfer fee.

Effective October 1, 2004, certain Variable Sub-Accounts under Model Portfolio 1 have been reclassified into different asset categories. These changes apply to True Return Options effective prior to and on or after October 1, 2004. The following table describes the percentage allocation requirements for Model Portfolio Option 1 and Variable Sub-Accounts available under each category(1):

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Model Portfolio Option 1  
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20% Category A  
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50% Category B  
30% Category C  
0% Category D

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Category A  
Putnam VT Money Market  
Van Kampen LIT Money Market

Category D (Variable Sub-Accounts not available  
under Model Portfolio Option 1)

Category B  
FTVIP Franklin U.S. Government  
Lord Abbett Series Fund - Bond-Debenture (2)  
Oppenheimer Bond/VA (2)  
Oppenheimer High Income/VA  
Oppenheimer Strategic Bond/VA  
Putnam VT High Yield  
Putnam VT Income  
Van Kampen UIF Emerging Markets Debt(3)  
Van Kampen UIF U.S. Real Estate(3)

Oppenheimer Global Securities/VA  
Putnam VT Health Sciences(4)  
Putnam VT New Opportunities(4)  
Putnam VT Vista  
Van Kampen LIT Aggressive Growth  
Van Kampen UIF Equity Growth (Class I & II)(3)(5)  
Van Kampen UIF Small Company Growth(3)

Category C  
FTVIP Franklin Growth and Income Securities  
FTVIP Franklin Income Securities  
FTVIP Franklin Large Cap Growth Securities (2)  
FTVIP Franklin Small Cap Value Securities  
FTVIP Mutual Shares Securities  
FTVIP Templeton Developing Markets Securities  
FTVIP Templeton Foreign Securities  
Lord Abbett Series Fund - All Value (2)  
Lord Abbett Series Fund - Growth and Income (2)  
Lord Abbett Series Fund - Growth Opportunities (2)  
Lord Abbett Series Fund - Mid Cap Value (2)  
Oppenheimer Aggressive Growth/VA  
Oppenheimer Balanced/VA  
Oppenheimer Capital Appreciation/VA  
Oppenheimer Main Street/VA  
Oppenheimer Main Street Small Cap/VA  
Putnam VT Global Asset Allocation  
Putnam VT Growth and Income  
Putnam VT International Equity  
Putnam VT Investors  
Putnam VT New Value  
Putnam VT Research(4)  
Putnam VT The George Putnam Fund of Boston  
Putnam VT Utilities Growth and Income(4)  
Putnam VT Voyager  
Van Kampen LIT Comstock  
Van Kampen LIT Emerging Growth  
Van Kampen LIT Growth and Income  
Van Kampen UIF Equity and Income(3)  
Van Kampen UIF Global Franchise(3)  
Van Kampen UIF U.S. Mid Cap Value (Class I & II)(3)(5)

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Each calendar quarter, we will use the Automatic Portfolio Rebalancing Program to automatically rebalance your Contract Value in each Variable Sub-Account and return it to the percentage allocation requirements for Model Portfolio Option 1. We will use the percentage allocations as of your most recent instructions.

(1)The FTVIP Franklin Small Cap Variable Sub-Account and the FTVIP Templeton Global Income Securities Variable Sub-Account, which were closed to new investments effective May 1, 2003, are not available with the TrueReturn Option. You must transfer any portion of your Contract Value that is allocated to these Variable Sub-Accounts to any of the remaining Variable Sub-Accounts available with the TrueReturn Option prior to adding the TrueReturn Option to your Contract.

(2) Variable Sub-Account was first offered under the Contracts on October 1, 2004. See the first part of this two part supplement (Variable Sub-Account Additions and Closures) for additional information.

(3) Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

(4)The Putnam VT Health Sciences Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT New Opportunities Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT Research Variable Sub-Account (Class IB, Category C under TrueReturn), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB, Category C under TrueReturn) were only offered with Contracts issued prior to October 1, 2004 and closed to new investments effective October 1, 2004. If you add the TrueReturn Option to your Contract on or after October 1, 2004, you must transfer any portion of your Contract Value that is allocated to these Variable Sub-Accounts to any of the remaining Variable Sub-Accounts available with the TrueReturn Option prior to adding the TrueReturn Option to your Contract.

(5)The Van Kampen UIF Equity Growth Variable Sub-Account (Class II) and the Van Kampen UIF U.S. Mid Cap Value Variable Sub-Account (Class II) are offered with Contracts issued on or after May 1, 2004. Only Contract Owners of Contracts issued prior to May 1, 2004 may invest in the Van Kampen UIF Equity Growth Variable Sub-Account (Class I) and the Van Kampen UIF U.S. Mid Cap Value Variable Sub-Account (Class I).

Model Portfolio Option 2.

The investment requirements under Model Portfolio Option 2 depend on the Rider Date of your TrueReturn Option.

Rider Date prior to October 1, 2004

If your TrueReturn Option Rider Date is prior to October 1, 2004 and you select Model Portfolio Option 2, you must allocate your Contract Value among four asset categories in accordance with the percentage allocation requirements set out in the table below. You may choose the Variable Sub-Accounts in which you want to invest, provided you maintain the percentage allocation requirements for each category. You may also make transfers among the Variable Sub-Accounts within each category at any time, provided you maintain the percentage allocation requirements for each category. However, each transfer you make will count against the 12 transfers you can make each Contract Year without paying a transfer fee.

The following table describes the percentage allocation requirements for Model Portfolio Option 2 (Rider Date prior to October 1, 2004) and the Variable Sub-Accounts available under each category(1):

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Model Portfolio Option 2 (Rider Date Prior to October 1, 2004)  
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10% Category A  
20% Category B  
50% Category C  
20% Category D  
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Category A  
Putnam VT Money Market  
Van Kampen LIT Money Market

Category B  
FTVIP Franklin U.S. Government  
Lord Abbett Series Fund - Bond-Debenture (2)  
Oppenheimer Bond/VA (2)  
Oppenheimer High Income/VA  
Oppenheimer Strategic Bond/VA  
Putnam VT High Yield  
Putnam VT Income  
Van Kampen UIF Emerging Markets Debt(3)  
Van Kampen UIF U.S. Real Estate(3)

Category C  
FTVIP Franklin Growth and Income Securities  
FTVIP Franklin Income Securities  
FTVIP Franklin Large Cap Growth Securities (2)  
FTVIP Mutual Shares Securities  
Lord Abbett Series Fund - All Value (2)  
Lord Abbett Series Fund - Growth and Income (2)  
Lord Abbett Series Fund - Growth Opportunities (2)  
Lord Abbett Series Fund - Mid Cap Value (2)  
Oppenheimer Balanced/VA  
Oppenheimer Main Street/VA  
Putnam VT Global Asset Allocation  
Putnam VT Growth and Income  
Putnam VT New Value  
Putnam VT Research(4)  
Putnam VT The George Putnam Fund of Boston  
Putnam VT Utilities Growth and Income(4)  
Van Kampen LIT Comstock  
Van Kampen LIT Growth and Income  
Van Kampen UIF Equity and Income(3)  
Van Kampen UIF U.S. Mid Cap Value (Class I & II) (3) (5)  
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Category D  
FTVIP Franklin Small Cap Value Securities  
FTVIP Templeton Developing Markets Securities  
FTVIP Templeton Foreign Securities  
Oppenheimer Aggressive Growth/VA  
Oppenheimer Capital Appreciation/VA  
Oppenheimer Global Securities/VA  
Oppenheimer Main Street Small Cap/VA  
Putnam VT Health Sciences(4)  
Putnam VT International Equity  
Putnam VT Investors  
Putnam VT New Opportunities(4)  
Putnam VT Vista  
Putnam VT Voyager  
Van Kampen LIT Aggressive Growth  
Van Kampen LIT Emerging Growth  
Van Kampen UIF Equity Growth (Class I & II) (3) (5)  
Van Kampen UIF Global Franchise(3)  
Van Kampen UIF Small Company Growth(3)

Each calendar quarter, we will use the Automatic Portfolio Rebalancing Program to automatically rebalance your Contract Value in each Variable Sub-Account and return it to the percentage allocation requirements for Model Portfolio Option 2 (Rider Date prior to October 1, 2004). We will use the percentage allocations as of your most recent instructions.

(1)The FTVIP Franklin Small Cap Variable Sub-Account and the FTVIP Templeton Global Income Securities Variable Sub-Account, which were closed to new investments effective May 1, 2003, are not available with the TrueReturn Option. You must transfer any portion of your Contract Value that is allocated to these Variable Sub-Accounts to any of the remaining Variable Sub-Accounts available with the TrueReturn Option prior to adding the TrueReturn Option to your Contract.

(2) Variable Sub-Account was first offered under the Contracts on October 1, 2004. See the first part of this two part supplement (Variable Sub-Account Additions and Closures) for additional information.

(3)Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

(4)The Putnam VT Health Sciences Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT New Opportunities Variable Sub-Account (Class



IB, Category D under TrueReturn), the Putnam VT Research Variable Sub-Account (Class IB, Category C under TrueReturn), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB, Category C under TrueReturn) were only offered with Contracts issued prior to October 1, 2004 and closed to new investments effective October 1, 2004.

(5)The Van Kampen UIF Equity Growth Variable Sub-Account (Class II) and the Van Kampen UIF U.S. Mid Cap Value Variable Sub-Account (Class II) are offered with Contracts issued on or after May 1, 2004. Only Contract Owners of Contracts issued prior to May 1, 2004 may invest in the Van Kampen UIF Equity Growth Variable Sub-Account (Class I) and the Van Kampen UIF U.S. Mid Cap Value Variable Sub-Account (Class I).

Rider Date on or after October 1, 2004

If your TrueReturn Option Rider Date is on or after October 1, 2004, and you select Model Portfolio Option 2 , you may allocate your Contract Value among any of a selected group of available Variable Sub-Accounts listed below. However, you may not allocate your Contract Value among any of the excluded Variable Sub-Accounts listed below. You may choose to invest in or transfer among any of the available Variable Sub-Accounts. However, each transfer you make will count against the 12 transfers you can make each Contract Year without paying a transfer fee.

The following table lists the available and excluded Variable Sub-Accounts under Model Portfolio Option 2 (Rider Date on or after October 1, 2004) (1,2):

Model Portfolio Option 2 (Rider Date on or after October 1, 2004)	
Available	Excluded
FTVIP Franklin Growth and Income Securities	Oppenheimer Global Securities/VA
FTVIP Franklin Income Securities	Putnam VT Vista
FTVIP Franklin Large Cap Growth Securities (3)	Van Kampen LIT Aggressive Growth
FTVIP Franklin Small Cap Value Securities	Van Kampen UIF Equity Growth (Class I & II) (4) (5)
FTVIP Franklin U.S. Government	Van Kampen UIF Small Company Growth(4)
FTVIP Mutual Shares Securities	
FTVIP Templeton Developing Markets Securities	
FTVIP Templeton Foreign Securities	
Lord Abbett Series Fund - All Value (3)	
Lord Abbett Series Fund - Bond-Debenture (3)	
Lord Abbett Series Fund - Growth and Income (3)	
Lord Abbett Series Fund - Growth Opportunities (3)	
Lord Abbett Series Fund - Mid Cap Value (3)	
Oppenheimer Aggressive Growth/VA	
Oppenheimer Balanced/VA	
Oppenheimer Bond/VA (3)	
Oppenheimer Capital Appreciation/VA	
Oppenheimer High Income/VA	
Oppenheimer Main Street/VA	
Oppenheimer Main Street Small Cap/VA	
Oppenheimer Strategic Bond/VA	
Putnam VT Global Asset Allocation	
Putnam VT Growth and Income	
Putnam VT High Yield	
Putnam VT Income	
Putnam VT International Equity	
Putnam VT Investors	
Putnam VT Money Market	
Putnam VT New Value	
Putnam VT The George Putnam Fund of Boston	
Putnam VT Voyager	
Van Kampen LIT Comstock	
Van Kampen LIT Emerging Growth	
Van Kampen LIT Growth and Income	
Van Kampen LIT Money Market	
Van Kampen UIF Emerging Markets Debt(4)	
Van Kampen UIF Equity and Income(4)	
Van Kampen UIF Global Franchise(4)	
Van Kampen UIF U.S. Mid Cap Value (Class I & II) (4) (5)	
Van Kampen UIF U.S. Real Estate(4)	

(1)The FTVIP Franklin Small Cap Variable Sub-Account and the FTVIP Templeton Global Income Securities Variable Sub-Account, which were closed to new investments effective May 1, 2003, are not available with the TrueReturn Option. You must transfer any portion of your Contract Value that is allocated to these Variable Sub-Accounts to any of the remaining Variable Sub-Accounts offered with the Contract prior to adding the TrueReturn Option to your Contract.

(2)The Putnam VT Health Sciences Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT New Opportunities Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT Research Variable Sub-Account (Class IB, Category C under TrueReturn), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB, Category C under TrueReturn) were only offered with Contracts issued prior to October 1, 2004 and closed to new investments effective October 1, 2004. If you add the TrueReturn Option to your Contract on or after October 1, 2004, you must transfer any portion of your Contract Value that is allocated to these Variable Sub-Accounts to any of the

remaining Variable Sub-Accounts available with the TrueReturn Option prior to adding the TrueReturn Option to your Contract.

(3) Variable Sub-Account was first offered under the Contracts on October 1, 2004. See the first part of this two part supplement (Variable Sub-Account Additions and Closures) for additional information.

(4) Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

(5) The Van Kampen UIF Equity Growth Variable Sub-Account (Class II) and the Van Kampen UIF U.S. Mid Cap Value Variable Sub-Account (Class II) are offered with Contracts issued on or after May 1, 2004. Contract Owners of Contracts issued prior to May 1, 2004 may only invest in the Van Kampen UIF Equity Growth Variable Sub-Account (Class I) and the Van Kampen UIF U.S. Mid Cap Value Variable Sub-Account (Class I).

The following is a supplement to your Morgan Stanley Variable Annuity prospectus. Please review and retain this supplement with your current prospectus. If you have any questions, call 1-800-654-2397.

Allstate Life Insurance Company  
Allstate Financial Advisors Separate Account I

Supplement, dated October 1, 2004  
to the  
Prospectus dated May 1, 2004 for

The Morgan Stanley Variable Annuities (Morgan Stanley Variable Annuity,  
Morgan Stanley Variable Annuity - L Share)

This supplement describes changes related to the TrueReturnSM Accumulation Benefit Option available with the Morgan Stanley Variable Annuity and Morgan Stanley Variable Annuity - L Share variable annuity contracts (each, a "Contract"), offered by Allstate Life Insurance Company. Please keep this supplement for future reference together with your prospectus. All capitalized terms have the same meaning as those included in the prospectus.

Your prospectus is amended as follows:

Page 20: Replace the 3rd to last sentence in the fourth paragraph under the subheading "TRUERETURN<sup>SM</sup> ACCUMULATION BENEFIT OPTION" under the heading "Contract Value" with the following:

The Guarantee Option you select has specific investment requirements, which are described in the "Investment Restrictions" section below and may depend upon the Rider Date of your TrueReturn Option.

Page 21: Replace the last three sentences under the subheading "Accumulation Benefit" under the heading "Contract Value" with the following:

Guarantee Option 1 offers a higher AB Factor and more rider periods than Guarantee Option 2. Guarantee Option 1 and Guarantee Option 2 have different investment restrictions. See "Investment Requirements" below for more information.

Page 21: Replace the 2nd sentence of the first paragraph under the subheading "Investment Requirements" under the heading "Contract Value" with the following:

The specific requirements will depend on the Guarantee Option you select and the effective date of your TrueReturn Option. These requirements are described below in more detail.

Page 21: Replace the third paragraph under the subheading "Investment Requirements" under the heading "Contract Value" with the following:

On the Rider Date, you must select only one of the Model Portfolio Options in which to allocate your Contract Value. We currently offer one Model Portfolio Option with each of the available Guarantee Options that may differ depending upon the effective date of your TrueReturn Option. Please refer to the Model Portfolio Option 1 and Model Portfolio Option 2 sections for more details.

We may add Model Portfolio Options in the future. The following table summarizes the Model Portfolio Option currently available for use with each Guarantee Period under the TrueReturn Option:

Guarantee Option 1	Guarantee Option 2
Model Portfolio Option 1	Model Portfolio Option 2

Page 22: Delete the sixth paragraph under the subheading "Investment Requirements" under the heading "Contract Value".

Page 22: Replace the sub-section entitled "Model Portfolio Options 1 and 2" under the heading "Contract Value" with the following:

Model Portfolio Option 1.

If you choose or transfer your entire Contract Value into Model Portfolio Option 1 under Guarantee Option 1, you must allocate a certain percentage of your Contract Value into each of three asset categories. Please note that certain Investment Alternatives are not available under Model Portfolio Option 1. You may choose the Variable Sub-Accounts in which you want to invest, provided you maintain the percentage allocation requirements for each category. You may also make transfers among the Variable Sub-Accounts within each category at any time, provided you maintain the percentage allocation requirements for each category. However, each transfer you make will count against the 12 transfers you can make each Contract Year without paying a transfer fee.

Effective October 1, 2004, certain Variable Sub-Accounts under Model Portfolio 1 have been reclassified into different asset categories. These changes apply to True Return Options effective prior to and on or after October 1, 2004. The following table describes the percentage allocation requirements for Model Portfolio Option 1 and Variable Sub-Accounts available under each category\*:

Model Portfolio Option 1
20% Category A
50% Category B
30% Category C
0% Category D

Category A  
Morgan Stanley VIS Money Market Portfolio  
Category B  
FTVIP Franklin High Income Fund  
Morgan Stanley VIS High Yield Portfolio  
Morgan Stanley VIS Limited Duration Portfolio  
Morgan Stanley VIS Quality Income Plus Portfolio  
Van Kampen UIF Emerging Markets Debt Portfolio\*\*  
Van Kampen UIF U.S. Real Estate Portfolio\*\*  
Category C  
AIM V.I. Basic Value Fund  
AIM V.I. Mid Cap Core Equity Fund  
AIM V.I. Premier Equity Fund  
AllianceBernstein Growth and Income Portfolio  
AllianceBernstein Growth Portfolio  
AllianceBernstein Small Cap Value Portfolio  
FTVIP Franklin Income Securities Fund  
FTVIP Mutual Shares Securities Fund  
FTVIP Templeton Foreign Securities Fund  
Morgan Stanley VIS Dividend Growth Portfolio  
Morgan Stanley VIS Equity Portfolio  
Morgan Stanley VIS Global Dividend Growth  
Morgan Stanley VIS Income Builder Portfolio  
Morgan Stanley VIS Strategist Portfolio  
Morgan Stanley VIS S&P 500 Index Portfolio  
Morgan Stanley VIS Utilities Portfolio  
Putnam VT Growth and Income Fund  
Putnam VT International Equity Fund  
Putnam VT The George Putnam Fund of Boston  
Putnam VT Voyager Fund  
Van Kampen LIT Comstock Portfolio  
Van Kampen LIT Emerging Growth Portfolio  
Van Kampen LIT Growth and Income Portfolio  
Van Kampen UIF Emerging Markets Equity Portfolio\*\*  
Van Kampen UIF Equity and Income Portfolio\*\*  
Van Kampen UIF Global Franchise Portfolio\*\*  
Van Kampen UIF Mid Cap Growth Portfolio\*\*  
Van Kampen UIF U.S. Mid Cap Value Portfolio\*\*

Category D (Variable Sub-Accounts not available under Model Portfolio Option 1)  
AIM V.I. Capital Appreciation Fund  
AllianceBernstein Premier Growth Portfolio  
Morgan Stanley VIS Aggressive Equity Portfolio  
Morgan Stanley VIS European Growth Portfolio  
Morgan Stanley VIS Global Advantage Portfolio  
Morgan Stanley VIS Information Portfolio  
Van Kampen LIT Aggressive Growth Portfolio  
Van Kampen UIF Equity Growth Portfolio\*\*  
Van Kampen UIF Small Company Growth Portfolio\*\*

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Each calendar quarter, we will use the Automatic Portfolio Rebalancing Program to automatically rebalance your Contract Value in each Variable Sub-Account and return it to the percentage allocation requirements for Model Portfolio Option 1. We will use the percentage allocations as of your most recent instructions.

\* Effective May 1, 2004, the Putnam VT Investors Fund - Class IB is no longer available for new investments. If you are currently invested in the Variable Sub-Account that invests in this Portfolio you may continue your investment. If you are currently enrolled in one of our automatic transaction programs, such as automatic additions, portfolio rebalancing or dollar cost averaging, we will continue to effect automatic transactions to the Portfolio in accordance with that program. If you add this rider on or after May 1, 2004, you must transfer any portion of your Contract Value that is allocated to this Variable Sub-Account to any of the remaining Variable Sub-Accounts available with the TrueReturn Option prior to adding the TrueReturn Option to your Contract.

\*\*Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

Model Portfolio Option 2.

The investment requirements under Model Portfolio Option 2 depend on the effective date of your TrueReturn Option.

Rider Date prior to October 1, 2004

If your TrueReturn Option Rider Date is prior to October 1, 2004 and you select Model Portfolio Option 2, you must allocate your Contract Value among four asset categories in accordance with the percentage allocation requirements set out in the table below. You may choose the Variable Sub-Accounts in which you want to invest, provided you maintain the percentage allocation requirements for each category. You may also make transfers among the Variable Sub-Accounts within each category at any time, provided you maintain the percentage allocation requirements for each category. However, each transfer you make will count against the 12 transfers you can make each Contract Year without paying a transfer fee.

The following table describes the percentage allocation requirements for Model Portfolio Option 2 (Rider Date prior to October 1, 2004) and the Variable Sub-Accounts available under each category\*:

-----  
Model Portfolio Option 2 (Rider Date Prior to October 1, 2004)  
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10% Category A  
20% Category B  
50% Category C  
20% Category D  
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Category A  
Morgan Stanley VIS Money Market Portfolio

Category B  
FTVIP Franklin High Income Fund  
Morgan Stanley VIS High Yield Portfolio  
Morgan Stanley VIS Limited Duration Portfolio  
Morgan Stanley VIS Quality Income Plus Portfolio  
Van Kampen UIF Emerging Markets Debt Portfolio\*\*  
Van Kampen UIF U.S. Real Estate Portfolio\*\*

Category C  
Morgan Stanley VIS Dividend Growth Portfolio  
Morgan Stanley VIS Equity Portfolio  
Morgan Stanley VIS Income Builder Portfolio  
Morgan Stanley VIS S&P 500 Index Portfolio  
Morgan Stanley VIS Strategist Portfolio  
Morgan Stanley VIS Utilities Portfolio  
AIM V.I. Basic Value Fund  
AIM V.I. Premier Equity Fund  
AllianceBernstein Growth and Income Portfolio  
FTVIP Franklin Income Securities Fund  
FTVIP Mutual Shares Securities Fund  
Putnam VT Growth and Income Fund  
Putnam VT The George Putnam Fund of Boston  
Van Kampen LIT Comstock Portfolio  
Van Kampen LIT Growth and Income Portfolio  
Van Kampen UIF Equity and Income Portfolio\*\*  
Van Kampen UIF U.S. Mid Cap Value Portfolio\*\*

Category D  
Morgan Stanley VIS Aggressive Equity Portfolio  
Morgan Stanley VIS European Growth Portfolio  
Morgan Stanley VIS Global Advantage Portfolio  
Morgan Stanley VIS Global Dividend Growth Portfolio  
Morgan Stanley VIS Information Portfolio  
AIM V.I. Capital Appreciation Fund  
AIM V.I. Mid Cap Core Equity Fund  
AllianceBernstein Growth Portfolio  
AllianceBernstein Premier Growth Portfolio  
AllianceBernstein Small Cap Value Portfolio  
FTVIP Templeton Foreign Securities  
Putnam VT International Equity Fund  
Putnam VT Investors Fund\*  
Putnam VT Voyager Fund  
Van Kampen LIT Aggressive Growth Portfolio  
Van Kampen LIT Emerging Growth Portfolio  
Van Kampen UIF Emerging Markets Equity Portfolio\*\*  
Van Kampen UIF Equity Growth Portfolio\*\*  
Van Kampen UIF Global Franchise Portfolio\*\*  
Van Kampen UIF Mid Cap Growth Portfolio\*\*  
Van Kampen UIF Small Company Growth Portfolio\*\*

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Each calendar quarter, we will use the Automatic Portfolio Rebalancing Program to automatically rebalance your Contract Value in each Variable Sub-Account and return it to the percentage allocation requirements for Model Portfolio Option 2 (Rider Date prior to October 1, 2004). We will use the percentage allocations as of your most recent instructions. \* Effective May 1, 2004, the Putnam VT Investors Fund - Class IB is no longer available for new investments. If you are currently invested in the Variable Sub-Account that invests in this Portfolio you may continue your investment. If you are currently enrolled in one of our automatic transaction programs, such as automatic additions, portfolio rebalancing or dollar cost averaging, we will continue to effect automatic transactions to the Portfolio in accordance with that program. If you add this rider on or after May 1, 2004, you must transfer any portion of your Contract Value that is allocated to this Variable Sub-Account to any of the remaining Variable Sub-Accounts available with the TrueReturn Option prior to adding the TrueReturn Option to your Contract.

\*\* Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

Rider Date on or after October 1, 2004

If your TrueReturn Option Rider Date is on or after October 1, 2004 and you select Model Portfolio Option 2, you may allocate your Contract Value among any of a selected group of available Variable Sub-Accounts listed below. However, you may not allocate your Contract Value among any of the excluded Variable Sub-Accounts listed below. You may choose to invest in or transfer among any of the available Variable Sub-Accounts, however, each transfer you make will count against the 12 transfers you can make each Contract Year without paying a transfer fee.

The following table lists the available and excluded Variable Sub-Accounts under Model Portfolio Option 2 (Rider Date on or after October 1, 2004)\*:

-----  
Model Portfolio Option 2 (Rider Date on or after October 1, 2004)  
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Available

Excluded

Available	Excluded
AIM V.I. Basic Value Fund	AIM V.I. Capital Appreciation Fund
AIM V.I. Mid Cap Core Equity Fund	AllianceBernstein Premier Growth Portfolio
AIM V.I. Premier Equity Fund	Morgan Stanley VIS Aggressive Equity Portfolio
AllianceBernstein Growth Portfolio	Morgan Stanley VIS European Growth Portfolio
AllianceBernstein Growth and Income Portfolio	Morgan Stanley VIS Global Advantage Portfolio
AllianceBernstein Small Cap Value Portfolio	Morgan Stanley VIS Information Portfolio
FTVIP Franklin High Income Fund	Van Kampen LIT Aggressive Growth Portfolio
FTVIP Franklin Income Securities Fund	Van Kampen UIF Equity Growth Portfolio**
FTVIP Mutual Shares Securities Fund	Van Kampen UIF Small Company Growth Portfolio**
FTVIP Templeton Foreign Securities Fund	
Morgan Stanley VIS Dividend Growth Portfolio	
Morgan Stanley VIS Equity Portfolio	
Morgan Stanley VIS Global Dividend Growth	
Morgan Stanley VIS High Yield Portfolio	
Morgan Stanley VIS Income Builder Portfolio	
Morgan Stanley VIS Limited Duration Portfolio	
Morgan Stanley VIS Money Market Portfolio	
Morgan Stanley VIS Quality Income Plus Portfolio	
Morgan Stanley VIS S&P 500 Index Portfolio	
Morgan Stanley VIS Strategist Portfolio	
Morgan Stanley VIS Utilities Portfolio	
Putnam VT Growth and Income Fund	
Putnam VT International Equity Fund	
Putnam VT The George Putnam Fund of Boston	
Putnam VT Voyager Fund	
Van Kampen LIT Comstock Portfolio	
Van Kampen LIT Growth and Income Portfolio	
Van Kampen LIT Emerging Growth Portfolio	
Van Kampen UIF Emerging Markets Debt Portfolio**	
Van Kampen UIF Emerging Markets Equity Portfolio**	
Van Kampen UIF Equity and Income Portfolio**	
Van Kampen UIF Global Franchise Portfolio**	
Van Kampen UIF Mid Cap Growth Portfolio**	
Van Kampen UIF U.S. Mid Cap Value Portfolio**	
Van Kampen UIF U.S. Real Estate Portfolio**	

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\* Effective May 1, 2004, the Putnam VT Investors Fund - Class IB is no longer available for new investments. If you are currently invested in the Variable Sub-Account that invests in this Portfolio you may continue your investment. If you are currently enrolled in one of our automatic transaction programs, such as automatic additions, portfolio rebalancing or dollar cost averaging, we will continue to effect automatic transactions to the Portfolio in accordance with that program. If you add this rider on or after May 1, 2004, you must transfer any portion of your Contract Value that is allocated to this Variable Sub-Account to any of the remaining Variable Sub-Accounts available with the TrueReturn Option prior to adding the TrueReturn Option to your Contract.

\*\* Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

The following is a supplement to your Allstate Advisor variable annuity prospectus. Please review and retain this supplement with your current prospectus. If you have any questions, call 1-800-203-0068.

Allstate Life Insurance Company  
Allstate Financial Advisors Separate Account I

Supplement, dated October 1, 2004,  
to the  
Prospectus dated May 1, 2004, as amended, for the

Allstate Advisor Variable Annuities (Advisor, Advisor Preferred)

This supplement is divided into two parts. The first part amends the above-referenced prospectus to describe the addition of 7 new Variable Sub-Accounts and the closure of 4 Variable Sub-Accounts for new investments. The second part describes changes related to the TrueReturnSM Accumulation Benefit Option.

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Variable Sub-Account Additions and Closures

This supplement amends the above-referenced prospectus for the Allstate Advisor and Allstate Advisor Preferred variable annuity contracts (each, a "Contract"), offered by Allstate Life Insurance Company, to describe the addition of 7 new Variable Sub-Accounts and the closure of 4 Variable Sub-Accounts for new investments. Please keep this supplement for future reference together with your prospectus. All capitalized terms have the same meaning as those included in the prospectus.

Variable Sub-Account Additions:

Effective October 1, 2004, the following Variable Sub-Accounts are added as investment alternatives to your Contract:

- FTVIP Franklin Large Cap Growth Securities - Class 2
- Lord Abbett Series Fund - All Value
- Lord Abbett Series Fund - Bond-Debenture
- Lord Abbett Series Fund - Growth and Income
- Lord Abbett Series Fund - Growth Opportunities
- Lord Abbett Series Fund - Mid-Cap Value
- Oppenheimer Bond/VA

Variable Sub-Account Closures:

Effective October 1, 2004, the following Variable Sub-Accounts are closed ("Closed Variable Sub-Accounts") as investment alternatives under your Contract:

- Putnam VT Health Sciences
- Putnam VT New Opportunities
- Putnam VT Research
- Putnam VT Utilities Growth and Income



If you have a Dollar Cost Averaging Program, Automatic Portfolio Rebalancing Program, or Automatic Additions Program ("Automatic Programs") involving any Closed Variable Sub-Accounts, you will continue to be able to make additions to these Sub-Accounts through these Automatic Programs. Effective October 1, 2004, outside of these Automatic Programs, additional allocations will not be allowed into these Variable Sub-Accounts.

As a result of the changes described above, your prospectus is amended as follows:

General: Change all references throughout the prospectus from the availability of "49" Variable Sub-Accounts to "52" Variable Sub-Accounts. To each reference, add the following footnote: "In addition, the four Closed Variable Sub-Accounts are offered with the Automatic Programs for Contracts with Automatic Programs involving the Closed Variable Sub-Accounts prior to October 1, 2004."

Page 1: Replace the third paragraph with the following:

Each Contract currently offers several investment alternatives ("investment alternatives"). The investment alternatives include up to 3 fixed account options ("Fixed Account Options"), depending on the Contract, and include 52\* variable sub-accounts ("Variable Sub-Accounts") of the Allstate Financial Advisors Separate Account I ("Variable Account"). Each Variable Sub-Account invests exclusively in shares of the following mutual funds ("Funds"):

Franklin Templeton Variable Insurance Products Trust (Class 2)  
Lord Abbett Series Funds, Inc.  
Oppenheimer Variable Account Funds (Service Shares)  
Putnam Variable Trust (Class IB)  
STI Classic Variable Trust  
Van Kampen Life Investment Trust (Class II)  
The Universal Institutional Funds, Inc. (Class II)

\* In addition, the four Closed Variable Sub-Accounts are offered with the Automatic Programs for Contracts with Automatic Programs involving the Closed Variable Sub-Accounts prior to October 1, 2004. See page 27 for information about recent Portfolio liquidations and name changes.

Page 7: Replace the subheading "Investment Alternatives" under the heading "The Contracts at a Glance" with the following:

#### Investment Alternatives

Each Contract offers several investment alternatives including:

- o up to 3 Fixed Account Options that credit interest at rates we guarantee, and
- o 52\* Variable Sub-Accounts investing in Portfolios offering professional money management by these investment advisers:
- o Franklin Advisers, Inc.
- o Franklin Advisory Services, LLC
- o Franklin Mutual Advisers, LLC
- o Lord, Abbett & Co. LLC
- o OppenheimerFunds, Inc.
- o Putnam Investment Management, LLC.
- o Templeton Asset Management Ltd.

- o Templeton Investment Counsel, LLC
- o Trusco Capital Management, Inc.
- o Van Kampen Asset Management
- o Van Kampen\*\*

\* In addition, the four Closed Variable Sub-Accounts are offered with the Automatic Programs for Contracts with Automatic Programs involving the Closed Variable Sub-Accounts prior to October 1, 2004.

\*\* Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

Not all fixed account options are available in all states or with all Contracts.

To find out current rates being paid on the Fixed Account Option(s), or to find out how the Variable Sub-Accounts have performed, please call us at 1-800-203-0068.

Page 12: Under the subheading "Portfolio Annual Expenses - Minimum and Maximum," please replace the ANNUAL PORTFOLIO EXPENSES table with the following:

The next table shows the minimum and maximum total operating expenses charged by the Portfolio that you may pay periodically during the time that you own the Contract. Advisers and/or other service providers of certain Portfolios may have agreed to waive their fees and/or reimburse Portfolio expenses in order to keep the Portfolio's expenses below specified limits. The range of expenses shown in this table does not show the effect of any such fee waiver or expense reimbursement. More detail concerning each Portfolio's fees and expenses appears in the second table below and in the prospectus for each Portfolio.

PORTFOLIO ANNUAL EXPENSES

	Minimum	Maximum
Total Annual Portfolio Operating Expenses* (expenses that are deducted from Portfolio assets, which may include management fees, distribution and/or services (12b-1) fees, and other expenses)	0.74%	23.69%

\* Expenses are shown as a percentage of Portfolio average daily net assets (before waiver or reimbursement) as of December 31, 2003 (except as otherwise noted).

Portfolio Annual Expenses - Full Table (1)

The next table shows the Portfolio operating expenses for each Portfolio available under the Contract. These expenses may vary from year to year. Advisers and/or other service providers of certain Portfolios have agreed to waive their fees and/or other Portfolio expenses in order to keep the Portfolio's expenses below specified limits. The expenses shown in the table below do not show the effect of any such fee waiver or expense reimbursement. All fee waiver and expense reimbursements are described in the footnotes to the table. More detail concerning each Portfolio's fees and expenses appears in the prospectus for each Portfolio.

Page 12: Add the following to the expense table under the subheading "Portfolio Annual Expenses - Full Table":

Portfolio	Management Fees	Rule 12b-1 Fees	Other Expenses	Total Annual Portfolio Expenses
FTVIP Franklin Large Cap Growth Securities Fund - Class 2 (15) (16)	0.75%	0.25%	0.04%	1.04%
Lord Abbett Series Fund - All Value Portfolio (17) (18)	0.75%	N/A	22.94%	23.69%
Lord Abbett Series Fund - Bond-Debenture Portfolio (18)	0.50%	N/A	0.49%	0.99%
Lord Abbett Series Fund - Growth and Income Portfolio	0.50%	N/A	0.35%	0.85%
Lord Abbett Series Fund - Growth Opportunities Portfolio (17) (18)	0.80%	N/A	11.07%	11.87%
Lord Abbett Series Fund - Mid-Cap Value Portfolio	0.75%	N/A	0.33%	1.08%
Oppenheimer Bond Fund/VA - Service Shares	0.71%	0.25%	0.02%	0.98%

1. Figures shown in the Table are for the year ended December 31, 2003 (except as otherwise noted).

15. The Fund administration fee is paid indirectly through the management fee.

16. While the maximum amount payable under the Portfolio's Class 2 Rule 12b-1 plan is 0.35% per year of the Portfolio's Class 2 average annual net assets, the Portfolio's Board of Trustees has set the current rate at 0.25% per year.

17. Expenses have been restated based on estimates for the current fiscal year (the year ending December 31, 2004).

18. Through the year ending December 31, 2004, Lord, Abbett & Co. LLC has contractually agreed to reimburse a portion of the Portfolios' expenses to the extent necessary to maintain its "Other Expenses" at an aggregate rate of 0.40% of its average daily net assets. Based on these reimbursements, "Management Fees", "Rule 12b-1 Fees", "Other Expenses", and "Total Annual Portfolio Expenses" are as follows:

Portfolio	Management Fees	Rule 12b-1 Fees	Other Expenses	Total Annual Portfolio Expenses
Lord Abbett Series Fund - All Value Portfolio	0.75%	N/A	0.40%	1.15%
Lord Abbett Series Fund - Bond-Debenture Portfolio	0.50%	N/A	0.40%	0.90%
Lord Abbett Series Fund - Growth Opportunities Portfolio	0.80%	N/A	0.40%	1.20%

Effective October 1, 2004, the Putnam VT Health Sciences Variable Sub-Account (Class IB), the Putnam VT New Opportunities Variable Sub-Account (Class IB), the Putnam VT Research Variable Sub-Account (Class IB), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB) closed to new investments.

Page 15: Under the subheading "Example 1" replace the expense example table with the following:

-----													
Allstate Advisor													
-----													
	1 Year				3 Years				5 Years				10 Years
-----													
Costs Based on Maximum Annual Portfolio Expenses	\$3,335				\$6,998				\$9,184				\$11,563
Costs Based on Minimum Annual Portfolio Expenses	\$983				\$1,608				\$2,259				\$4,177
-----													
	Allstate Advisor Preferred (with 5-year Withdrawal Charge Option) Charge Option)				Allstate Advisor Preferred (with 3-year Withdrawal Charge Option)				Allstate Advisor Preferred (with No Withdrawal Charge Option)				
-----													
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years	
-----													
Costs Based on Maximum Annual Portfolio Expenses	\$3,280	\$6,965	\$8,975	\$11,571	\$3,291	\$6,642	\$8,990	\$11,574	\$2,791	\$6,659	\$9,006	\$11,576	
Costs Based on Minimum Annual Portfolio Expenses	\$929	\$1,613	\$2,150	\$4,450	\$939	\$1,303	\$2,199	\$4,539	\$439	\$1,333	\$2,247	\$4,627	
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Page 16: Under the subheading "Example 2" replace the expense example table with the following:

-----													
Allstate Advisor													
-----													
	1 Year				3 Years				5 Years				10 Years
-----													
Costs Based on Maximum Annual Portfolio Expenses	\$2,740				\$6,573				\$8,929				\$11,563
Costs Based on Minimum Annual Portfolio Expenses	\$388				\$1,183				\$2,004				\$4,177
-----													
	Allstate Advisor Preferred (with 5-year Withdrawal Charge Option)				Allstate Advisor Preferred (with 3-year Withdrawal Charge Option)				Allstate Advisor Preferred (with No Withdrawal Charge Option)				
-----													
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years	
-----													
Costs Based on Maximum Annual Portfolio Expenses	\$2,770	\$6,625	\$8,975	\$11,571	\$2,781	\$6,642	\$8,990	\$11,574	\$2,791	\$6,659	\$9,006	\$11,576	
Costs Based on Minimum Annual Portfolio Expenses	\$419	\$1,273	\$2,150	\$4,450	\$429	\$1,303	\$2,199	\$4,539	\$439	\$1,333	\$2,247	\$4,627	
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Page 17: Add the following to the end of the second paragraph under "Financial Information:"

No Accumulation Unit Values are shown for the following Variable Sub-Accounts: FTVIP Franklin Large Cap Growth Securities - Class 2, Lord Abbett Series Fund - All Value, Lord Abbett Series Fund - Bond-Debenture, Lord Abbett Series Fund - Growth and Income, Lord Abbett Series Fund - Growth Opportunities, Lord Abbett Series Fund - Mid-Cap Value and Oppenheimer Bond/VA which were first offered under the Contracts on October 1, 2004.

Page 25: Under the heading "Investment Alternatives: The Variable Sub-Accounts" add the following to the table describing the Portfolios:

Portfolio:	Each Portfolio Seeks:	Investment Adviser:
FTVIP Franklin Large Cap Growth Securities Fund - Class 2	Capital appreciation	Franklin Advisers, Inc.
Lord Abbett Series Fund - All Value Portfolio	Long-term growth of capital and income without excessive fluctuations in market value	Lord, Abbett & Co. LLC
Lord Abbett Series Fund - Bond-Debenture Portfolio	High current income and the opportunity for capital appreciation to produce a high total return	Lord, Abbett & Co. LLC
Lord Abbett Series Fund - Growth and Income Portfolio	Long-term growth of capital and income without excessive fluctuations in market value	Lord, Abbett & Co. LLC
Lord Abbett Series Fund - Growth Opportunities Portfolio	Capital appreciation	Lord, Abbett & Co. LLC
Lord Abbett Series Fund - Mid-Cap Value Portfolio	Capital appreciation through investments, primarily in equity securities, which are believed to be undervalued in the marketplace	Lord, Abbett & Co. LLC
Oppenheimer Bond Fund/VA - Service Shares	High level of current income. As a secondary objective, the Fund seeks capital appreciation when consistent with its primary objective.	OppenheimerFunds, Inc.

Effective October 1, 2004, the Putnam VT Health Sciences Variable Sub-Account (Class IB), the Putnam VT New Opportunities Variable Sub-Account (Class IB), the Putnam VT Research Variable Sub-Account (Class IB), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB) closed to new investments.

Page 42- Under the subheading "Unrestricted Variable Sub-Accounts" under the subheading "Income Protection Benefit Option" add the following variable Sub-Account to the list:

Oppenheimer Bond/VA

Pages 42-43- Under the subheading "Restricted Variable Sub-Accounts" under the subheading "Income Protection Benefit Option" add the following to the list of Restricted Variable Sub-Accounts:

FTVIP Franklin Large Cap Growth Securities - Class 2

Lord Abbett Series Fund - All Value

Lord Abbett Series Fund - Bond-Debenture

Lord Abbett Series Fund - Growth and Income

Lord Abbett Series Fund - Growth Opportunities

Lord Abbett Series Fund - Mid-Cap Value

Add two asterisks\*\* to the following Restricted Variable Sub-Accounts:

Putnam VT Research

Putnam VT Utilities Growth and Income

\*\* Effective October 1, 2004, the Putnam VT Research Variable Sub-Account, and the Putnam VT Utilities Growth and Income Variable Sub-Account closed to new investments.

TrueReturnSM Accumulation Benefit Option

This supplement describes changes related to the TrueReturnSM Accumulation Benefit Option available with the Allstate Advisor and Allstate Advisor Preferred variable annuity contracts (each, a "Contract"), offered by Allstate Life Insurance Company. Please keep this supplement for future reference together with your prospectus. All capitalized terms have the same meaning as those included in the prospectus.

Your prospectus is amended as follows:

Page 21: Replace the 3rd to last sentence in the fourth paragraph under the subheading "TRUERETURNSM ACCUMULATION BENEFIT OPTION" under the heading "Contract Value" with the following:

The Model Portfolio Option under a Guarantee Option has specific investment requirements that are described in the "Investment Restrictions" section below and may depend upon the Rider Date of your TrueReturn Option.

Page 22: Replace the last three sentences under the subheading "Accumulation Benefit" under the heading "Contract Value" with the following:

Guarantee Option 1 offers a higher AB Factor and more rider periods than Guarantee Option 2. Guarantee Option 1 and Guarantee Option 2 have different investment restrictions. See "Investment Requirements" below for more information.

Page 22: Replace the 2nd sentence of the first paragraph under the subheading "Investment Requirements" under the heading "Contract Value" with the following:

The specific requirements will depend on the Model Portfolio Option you select and the effective date of your TrueReturn Option. These requirements are described below in more detail.

Page 22: Replace the third paragraph under the subheading "Investment Requirements" under the heading "Contract Value" with the following:

On the Rider Date, you must select only one of the Model Portfolio Options in which to allocate your Contract Value. We currently offer one Model Portfolio Option with each of the available Guarantee Options. The Model Portfolio Options that are available under Guarantee Options may differ depending upon the effective date of your TrueReturn Option. Please refer to the Model Portfolio Option 1 and Model Portfolio Option 2 sections for more details. We may add Model Portfolio Options in the future. The following table summarizes the Model Portfolio Option currently available for use with each Guarantee Period under the TrueReturn Option:

Guarantee Option 1	Guarantee Option 2
Model Portfolio Option 1	Model Portfolio Option 2

Page 23: Delete the last paragraph under the subheading "Investment Requirements" under the heading "Contract Value".

Model Portfolio Option 1.

If you choose or transfer your entire Contract Value into Model Portfolio Option 1 under Guarantee Option 1, you must allocate a certain percentage of your Contract Value into each of three asset categories. Please note that certain Investment Alternatives are not available under Model Portfolio Option 1. You may choose the Variable Sub-Accounts in which you want to invest, provided you maintain the percentage allocation requirements for each category. You may also make transfers among the Variable Sub-Accounts within each category at any time, provided you maintain the percentage allocation requirements for each category. However, each transfer you make will count against the 12 transfers you can make each Contract Year without paying a transfer fee.

Effective October 1, 2004, certain Variable Sub-Accounts under Model Portfolio 1 have been reclassified into different asset categories. These changes apply to True Return Options effective prior to and on or after October 1, 2004. The following table describes the percentage allocation requirements for Model Portfolio Option 1 and Variable Sub-Accounts available under each category(1):

Model Portfolio Option 1	
20% Category A	
50% Category B	
30% Category C	
0% Category D	

  

Category A	Category D
Putnam VT Money Market Van Kampen LIT Money Market	(Variable Sub-Accounts not available under Model Portfolio Option 1)
Category B FTVIP Franklin U.S. Government Lord Abbett Series Fund - Bond-Debenture(2) Oppenheimer Bond/VA(2) Oppenheimer High Income/VA Oppenheimer Strategic Bond/VA Putnam VT High Yield Putnam VT Income STI Classic Investment Grade Bond Van Kampen UIF Emerging Markets Debt(3) Van Kampen UIF U.S. Real Estate(3)	Oppenheimer Global Securities/VA Putnam VT Health Sciences(1) Putnam VT New Opportunities(1) Putnam VT Vista STI Classic Mid-Cap Equity Van Kampen LIT Aggressive Growth Van Kampen UIF Equity Growth(3) Van Kampen UIF Small Company Growth(3)
Category C FTVIP Franklin Growth and Income Securities FTVIP Franklin Income Securities FTVIP Franklin Large Cap Growth Securities FTVIP Franklin Small Cap Value Securities FTVIP Mutual Shares Securities FTVIP Templeton Developing Markets Securities FTVIP Templeton Foreign Securities Lord Abbett Series Fund - All Value(2) Lord Abbett Series Fund - Growth and Income(2) Lord Abbett Series Fund - Growth Opportunities(2) Lord Abbett Series Fund - Mid-Cap Value(2) Oppenheimer Aggressive Growth/VA Oppenheimer Balanced/VA Oppenheimer Capital Appreciation/VA Oppenheimer Main Street/VA Oppenheimer Main Street Small Cap/VA Putnam VT The George Putnam Fund of Boston Putnam VT Global Asset Allocation Putnam VT Growth and Income Putnam VT International Equity Putnam VT Investors Putnam VT New Value Putnam VT Research(1) Putnam VT Utilities Growth and Income(1) Putnam VT Voyager STI Classic Capital Appreciation STI Classic Growth and Income STI Classic International Equity STI Classic Small Cap Value Equity STI Classic Value Income Stock Van Kampen LIT Comstock Van Kampen LIT Emerging Growth Van Kampen LIT Growth and Income Van Kampen UIF Equity and Income(3) Van Kampen UIF Global Franchise(3) Van Kampen UIF U.S. Mid Cap Value(3)	



Each calendar quarter, we will use the Automatic Portfolio Rebalancing Program to automatically rebalance your Contract Value in each Variable Sub-Account and return it to the percentage allocation requirements for Model Portfolio Option 1. We will use the percentage allocations as of your most recent instructions.

(1) The Putnam VT Health Sciences Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT New Opportunities Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT Research Variable Sub-Account (Class IB, Category C under TrueReturn), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB, Category C under TrueReturn) were only offered with Contracts issued prior to October 1, 2004 and closed to new investments effective October 1, 2004. If you choose this rider on or after October 1, 2004, you must transfer any portion of your Contract Value that is allocated to these Variable Sub-Accounts to any of the remaining Variable Sub-Accounts available with the TrueReturn Option prior to adding the TrueReturn Option to your Contract.

(2) The Variable Sub-Account was first offered under the Contracts on October 1, 2004. See the first part of this two-part supplement (Variable Sub-Account Additions and Closures) for additional information.

(3) Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

#### Model Portfolio Option 2.

The investment requirements under Model Portfolio Option 2 depend on the Rider Date of your TrueReturn Option.

Rider Date prior to October 1, 2004

If your TrueReturn Option Rider Date is prior to October 1, 2004 and you select Model Portfolio Option 2, you must allocate your Contract Value among four asset categories in accordance with the percentage allocation requirements set out in the table below. You may choose the Variable Sub-Accounts in which you want to invest, provided you maintain the percentage allocation requirements for each category. You may also make transfers among the Variable Sub-Accounts within each category at any time, provided you maintain the percentage allocation requirements for each category. However, each transfer you make will count against the 12 transfers you can make each Contract Year without paying a transfer fee.

The following table describes the percentage allocation requirements for Model Portfolio Option 2 (Rider Date prior to October 1, 2004) and the Variable Sub-Accounts available under each category(1):

-----  
Model Portfolio Option 2  
(Rider Date prior to October 1, 2004)  
-----

10% Category A  
20% Category B  
50% Category C  
20% Category D  
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Category A  
Putnam VT Money Market  
Van Kampen LIT Money Market

Category B  
FTVIP Franklin U.S. Government  
Lord Abbett Series Fund - Bond-Debt(2)  
Oppenheimer Bond/VA(2)  
Oppenheimer High Income/VA  
Oppenheimer Strategic Bond/VA  
Putnam VT High Yield  
Putnam VT Income  
STI Classic Investment Grade Bond  
Van Kampen UIF Emerging Markets Debt(3)  
Van Kampen UIF U.S. Real Estate(3)

Category C  
FTVIP Franklin Growth and Income Securities  
FTVIP Franklin Income Securities  
FTVIP Franklin Large Cap Growth Securities  
FTVIP Mutual Shares Securities  
Lord Abbett Series Fund - All Value(2)  
Lord Abbett Series Fund - Growth and Income(2)  
Lord Abbett Series Fund - Growth Opportunities(2)  
Lord Abbett Series Fund - Mid-Cap Value(2)  
Oppenheimer Balanced/VA  
Oppenheimer Main Street/VA  
Putnam VT The George Putnam Fund of Boston  
Putnam VT Global Asset Allocation  
Putnam VT Growth and Income  
Putnam VT New Value  
Putnam VT Research(1)  
Putnam VT Utilities Growth and Income(1)  
STI Classic Growth and Income  
STI Classic Value Income Stock  
Van Kampen LIT Comstock  
Van Kampen LIT Growth and Income  
Van Kampen UIF Equity and Income(3)  
Van Kampen UIF U.S. Mid Cap Value(3)

Category D  
FTVIP Franklin Small Cap Value Securities  
FTVIP Templeton Developing Markets Securities  
FTVIP Templeton Foreign Securities  
Oppenheimer Aggressive Growth/VA  
Oppenheimer Capital Appreciation/VA  
Oppenheimer Global Securities/VA  
Oppenheimer Main Street Small Cap/VA  
Putnam VT Health Sciences(1)  
Putnam VT International Equity  
Putnam VT Investors  
Putnam VT New Opportunities(1)  
Putnam VT Vista  
Putnam VT Voyager  
STI Classic Capital Appreciation  
STI Classic International Equity  
STI Classic Mid-Cap Equity  
STI Classic Small Cap Value Equity  
Van Kampen LIT Aggressive Growth  
Van Kampen LIT Emerging Growth  
Van Kampen UIF Equity Growth(3)  
Van Kampen UIF Global Franchise(3)  
Van Kampen UIF Small Company Growth(3)

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Each calendar quarter, we will use the Automatic Portfolio Rebalancing Program to automatically rebalance your Contract Value in each Variable Sub-Account and return it to the percentage allocation requirements for Model Portfolio Option 2 (Rider Date prior to October 1, 2004). We will use the percentage allocations as of your most recent instructions.

(1) The Putnam VT Health Sciences Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT New Opportunities Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT Research Variable Sub-Account (Class IB, Category C under TrueReturn), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB, Category C under TrueReturn) were only offered with Contracts issued prior to October 1, 2004 and closed to new investments effective October 1, 2004.

(2) The Variable Sub-Account was first offered under the Contracts on October 1, 2004. See the first part of this two-part supplement (Variable Sub-Account Additions and Closures) for additional information.

(3) Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.

Rider Date on or after October 1, 2004

If your TrueReturn Option Rider Date is on or after October 1, 2004, and you select Model Portfolio Option 2, you may allocate your Contract Value among any of a selected group of available Variable Sub-Accounts listed below. However, you may not allocate your Contract Value among any of the excluded Variable Sub-Accounts listed below. You may choose to invest in or transfer among any of the available Variable Sub-Accounts. However, each transfer you make will count against the 12 transfers you can make each Contract Year without paying a transfer fee.

The following table lists the available and excluded Variable Sub-Accounts available under Model Portfolio Option 2 (Rider Date on or after October 1, 2004) (1):

-----  
Model Portfolio Option 2  
(Rider Date on or after October 1, 2004)  
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Available	Excluded
FTVIP Franklin Growth and Income Securities	Oppenheimer Global Securities/VA
FTVIP Franklin Income Securities	Putnam VT Vista
FTVIP Franklin Large Cap Growth Securities	STI Classic Mid-Cap Equity
FTVIP Franklin Small Cap Value Securities	Van Kampen LIT Aggressive Growth
FTVIP Franklin U.S. Government	Van Kampen UIF Equity Growth(3)
FTVIP Mutual Shares Securities	Van Kampen UIF Small Company Growth(3)
FTVIP Templeton Developing Markets Securities	
FTVIP Templeton Foreign Securities	
Lord Abbett Series Fund - All Value(2)	
Lord Abbett Series Fund - Bond-Debenture(2)	
Lord Abbett Series Fund - Growth and Income(2)	
Lord Abbett Series Fund - Growth Opportunities(2)	
Lord Abbett Series Fund - Mid-Cap Value(2)	
Oppenheimer Aggressive Growth/VA	
Oppenheimer Balanced/VA	
Oppenheimer Bond/VA(2)	
Oppenheimer Capital Appreciation/VA	
Oppenheimer High Income/VA	
Oppenheimer Main Street Small Cap/VA	
Oppenheimer Main Street/VA	
Oppenheimer Strategic Bond/VA	
Putnam VT The George Putnam Fund of Boston	
Putnam VT Global Asset Allocation	
Putnam VT Growth and Income	
Putnam VT High Yield	
Putnam VT Income	
Putnam VT International Equity	
Putnam VT Investors	
Putnam VT Money Market	
Putnam VT New Value	
Putnam VT Voyager	
STI Classic Capital Appreciation	
STI Classic Growth and Income	
STI Classic International Equity	
STI Classic Investment Grade Bond	
STI Classic Small Cap Value Equity	
STI Classic Value Income Stock	
Van Kampen LIT Comstock	
Van Kampen LIT Emerging Growth	
Van Kampen LIT Growth and Income	
Van Kampen LIT Money Market	
Van Kampen UIF Emerging Markets Debt(3)	
Van Kampen UIF Equity and Income(3)	
Van Kampen UIF Global Franchise(3)	
Van Kampen UIF U.S. Mid Cap Value(3)	
Van Kampen UIF U.S. Real Estate(3)	

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(1) The Putnam VT Health Sciences Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT New Opportunities Variable Sub-Account (Class IB, Category D under TrueReturn), the Putnam VT Research Variable Sub-Account (Class IB, Category C under TrueReturn), and the Putnam VT Utilities Growth and Income Variable Sub-Account (Class IB, Category C under TrueReturn) were only offered with Contracts issued prior to October 1, 2004 and closed to new investments effective October 1, 2004. If you add the True Return Option to your Contract on or after October 1, 2004, you must transfer any portion of your Contract Value that is allocated to these Variable Sub-Accounts to any of the remaining Variable Sub-Accounts available with the TrueReturn Option prior to adding the TrueReturn Option to your Contract.

(2) The Variable Sub-Account was first offered under the Contracts on October 1, 2004. See the first part of this two-part supplement (Variable Sub-Account Additions and Closures) for additional information.

(3) Morgan Stanley Investment Management, Inc., the adviser to the UIF Portfolios, does business in certain instances using the name Van Kampen.