

MERRILL LYNCH LIFE VARIABLE ANNUITY SEPARATE ACCOUNT C  
Form N-30B-2  
August 30, 2006

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Securities and Exchange Commission  
100 F Street, NE  
Washington, D.C. 20549

Re: MERRILL LYNCH LIFE VARIABLE ANNUITY SEPARATE ACCOUNT C  
Registration No. 333-73544

Commissioners:

Merrill Lynch Life Insurance Company, on behalf of Registrant, has sent or will send to contract owners the semi-annual reports for the period ended June 30, 2006, for the following underlying mutual funds ("Funds") in which Registrant invests:

SEMI-ANNUAL REPORT FILINGS:

FAM VARIABLE SERIES FUNDS, INC.  
Mercury Domestic Money Market V.I. Fund, SEC File No.: 811-03290

MLIG VARIABLE INSURANCE TRUST  
Roszel/William Blair International Portfolio, SEC File No.: 811-21038  
Roszel/Delaware Small-Mid Cap Growth Portfolio, SEC File No.: 811-21038  
Roszel/AllianceBernstein Large Cap Core Portfolio, SEC File No.: 811-?  
Roszel/Lazard International Portfolio, SEC File No.: 811-21038  
Roszel/Lord Abbett Government Securities Portfolio, SEC File No.: 811-21038  
Roszel/Lord Abbett Large Cap Value Portfolio, SEC File No.: 811-21038  
Roszel/MLIM Fixed Income Portfolio, SEC File No.: 811-21038  
Roszel/MLIM Relative Value Portfolio, SEC File No.: 811-21038  
Roszel/Loomis Sayles Large Cap Growth Portfolio, SEC File No.: 811-21038  
Roszel/NWQ Small Cap Value Portfolio, SEC File No.: 811-21038  
Roszel/Rittenhouse Large Cap Growth Portfolio, SEC File No.: 811-21038  
Roszel/Franklin Templeton Mid Cap Growth Portfolio, SEC File No.: 811-?  
Roszel/Fayez Sarofim Large Cap Core Portfolio, SEC File No.: 811-21038  
Roszel/Kayne Anderson Rudnick Small-Mid Cap Value Portfolio, SEC File No.:  
811-21038

Some of the funds listed above may not be available under every policy or contract offered by the Registrant.

The Company understands that the Funds have filed or will file their annual reports with the Commission under separate cover.

Please direct any question or comment regarding the enclosed to the undersigned at (609) 274-5395.

Very truly yours,

/s/ Kirsty Lieberman  
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Merrill Lynch Life Insurance Company  
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Pennington, NJ 08534