

MERRILL LYNCH LIFE VARIABLE ANNUITY SEPARATE ACCOUNT C  
Form N-30B-2  
March 10, 2006

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

Re: MERRILL LYNCH LIFE VARIABLE ANNUITY SEPARATE ACCOUNT C  
Merrill Lynch Consults Annuity-333-73544

Commissioners:

Merrill Lynch Life Insurance Company, on behalf of Registrant, has sent or will send to contract owners the annual reports for the period ended December 31, 2005, for the following underlying mutual funds ("Funds") in which Registrant invests:

ANNUAL REPORT FILINGS:

FAM VARIABLE SERIES FUNDS, INC.  
Mercury Domestic Money Market V.I. Fund

MLIG VARIABLE INSURANCE TRUST  
Roszel/William Blair International Portfolio  
Roszel/Delaware Small-Mid Cap Growth Portfolio  
Roszel/Alliance Large Cap Core Portfolio  
Roszel/Lazard International Portfolio  
Roszel/Lord Abbett Government Securities Portfolio  
Roszel/Lord Abbett Large Cap Value Portfolio  
Roszel/MLIM Fixed Income Portfolio  
Roszel/MLIM Relative Value Portfolio  
Roszel/Loomis Sayles Large Cap Growth Portfolio  
Roszel/NWQ Small Cap Value Portfolio  
Roszel/Rittenhouse Large Cap Growth Portfolio  
Roszel/Franklin Templeton Mid Cap Growth Portfolio  
Roszel/Fayez Sarofim Large Cap Core Portfolio  
Roszel/Kayne Anderson Rudnick Small-Mid Cap Value Portfolio

Merrill Lynch Life Insurance 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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