

MERRILL LYNCH LIFE VARIABLE ANNUITY SEPARATE ACCOUNT C

Form N-30B-2

February 26, 2010

Merrill Lynch Life Insurance Company

4333 Edgewood Road NE

Cedar Rapids, IA 52499

February 26, 2010

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 ( the Company ), on behalf of Registrant, has sent or will send to contract owners the annual reports for the period ended December 31, 2009, for the following underlying mutual funds ( Funds ) in which Registrant invests:

**Annual Report Filings:**

**BlackRock Variable Series Funds, Inc.**

BlackRock Money Market V.I. Fund, SEC File No.: 811-03290

**Transamerica Series Trust Service Class**

Transamerica American Century Large Company Value VP, SEC File No. 811-04419

Transamerica BlackRock Large Cap Value VP, SEC File No. 811-04419

Transamerica BlackRock Tactical Allocation VP, SEC File No. 811-04419

Transamerica Convertible Securities VP, SEC File No. 811-04419

Transamerica Equity VP, SEC File No. 811-04419

Transamerica Growth Opportunities VP, SEC File No. 811-04419

Transamerica JPMorgan Enhanced Index VP, SEC File No.811-04419

Transamerica JPMorgan Mid Cap Value VP, SEC File No. 811-04419

Transamerica Jennison Growth VP, SEC File No. 811-04419

Transamerica MFS International Equity VP, SEC File No. 811-04419

Transamerica Marsico Growth VP, SEC File No. 811-04419

Transamerica PIMCO Total Return VP, SEC File No. 811-04419

Transamerica Small/Mid Cap Value VP, SEC File No. 811-04419

Transamerica T.Rowe Price Equity Income VP, SEC File No. 811-04419

Transamerica T.Rowe Price Small Cap VP, SEC File No. 811-04419

Transamerica Templeton Global VP, SEC File No. 811-04419

Transamerica U.S. Government Securities VP, SEC File No. 811-04419

Transamerica VanKampen Active International AllocationVP, SEC File No. 811-04419

Transamerica VanKampen Large Cap Core VP, SEC File No. 811-04419

Transamerica VanKampen Mid-Cap Growth VP, SEC File No. 811-04419

Some of the funds listed above may not be available under every policy or contract offered by the Registrant. 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 (800) 346-3677, extension 8330.

Very truly yours,

/s/ Darin D. Smith

Darin D. Smith  
General Counsel