

**ING Life Insurance and Annuity Company**  
**Variable Annuity Account C**

**State University of New York**  
**Defined Contribution Retirement Plan**

**Supplement dated November 3, 2004 to the**  
**Contract Prospectus dated May 1, 2004,**  
**as supplemented on May 27, 2004, August 4, 2004, August 18, 2004 and October 29, 2004**

The information in this Supplement updates and amends certain information contained in the Contract Prospectus. You should read this Supplement along with the current Contract Prospectus.

The information for ING VP Value Opportunity Portfolio appearing in Appendix IV -- Fund Descriptions in the Contract Prospectus is deleted and replaced with the following to reflect a change in the principal investment strategy effective October 1, 2004.

<b>Fund Name</b>	<b>Investment Adviser/ Subadviser</b>	<b>Investment Objective(s)/Summary of Principal Investment Strategies</b>
<b>ING Variable Portfolios, Inc. – ING VP Value Opportunity Portfolio (Class I Shares)</b>	ING Investments, LLC  Subadviser: ING Investment Management Co.	Seeks growth of capital primarily through investment in a diversified portfolio of common stocks and securities convertible into common stock. Under normal market conditions, invests at least 65% of total assets in common stocks.