

(To the Prospectus Supplement and Prospectus  
dated January 24, 2001)

Prospectus number: 2185

Merrill Lynch & Co., Inc.  
Medium-Term Notes, Series B  
Due Nine Months or More from Date of Issue

Floating Rate Notes

Principal Amount: \$200,000,000 Original Issue Date: Dec. 18, 2001

CUSIP Number: 59018YLC3 Stated Maturity Date: Jan. 13, 2003

Interest Calculation: Day Count Convention:

[X] Regular Floating Rate Note [X] Actual/360

[ ] Inverse Floating Rate Note [ ] 30/360

(Fixed Interest Rate): [ ] Actual/Actual

Interest Rate Basis:

[X] LIBOR [ ] Commercial Paper Rate

[ ] CMT Rate [ ] Eleventh District Cost of Funds Rate

[ ] Prime Rate [ ] CD Rate

[ ] Federal Funds Rate [ ] Other (see attached)

[ ] Treasury Rate

Designated CMT Page: Designated LIBOR Page:

CMT Telerate Page: LIBOR Telerate Page:

CMT Reuters Page: LIBOR Reuters Page:

Index Maturity: One Month Minimum Interest Rate: Not Applicable

Spread: -0.0200% Maximum Interest Rate: Not Applicable

Initial Interest Rate: TBD Spread Multiplier: Not Applicable

Interest Reset Dates: Monthly, on the 13th of every month, commencing  
Jan. 13, 2002, subject to modified following business  
day convention.

Interest Payment Dates: Monthly, on the 13th of every month, commencing  
Jan. 13, 2002, subject to modified following business  
day convention.

Repayment at the  
Option of the Holder: The Notes cannot be repaid prior to the Stated  
Maturity Date.

Redemption at the  
Option of the Company: The Notes cannot be redeemed prior to the Stated  
Maturity Date.

Form: The Notes are being issued in fully registered  
book-entry form.

Trustee: The Chase Manhattan Bank

Dated: December 12, 2001