

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

Floating Rate Notes

Principal Amount: \$25,000,000 Original Issue Date: Feb. 12, 2002

CUSIP Number: 59018YLR0 Stated Maturity Date: Feb. 12, 2004

Interest Calculation: Day Count Convention:

<input checked="" type="checkbox"/> Regular Floating Rate Note	<input checked="" type="checkbox"/> Actual/360
<input type="checkbox"/> Inverse Floating Rate Note (Fixed Interest Rate):	<input type="checkbox"/> 30/360
	<input type="checkbox"/> Actual/Actual

Interest Rate Basis:

<input checked="" type="checkbox"/> LIBOR	<input type="checkbox"/> Commercial Paper Rate
<input type="checkbox"/> CMT Rate	<input type="checkbox"/> Eleventh District Cost of Funds Rate
<input type="checkbox"/> Prime Rate	<input type="checkbox"/> CD Rate
<input type="checkbox"/> Federal Funds Rate	<input type="checkbox"/> Other (see attached)
<input type="checkbox"/> Treasury Rate	

Designated CMT Page:

CMT Telerate Page:

CMT Reuters Page:

Designated LIBOR Page:

LIBOR Telerate Page:

LIBOR Reuters Page:

Index Maturity: One Month Minimum Interest Rate: Not Applicable

Spread: 0.2100% Maximum Interest Rate: Not Applicable

Initial Interest Rate: TBD Spread Multiplier: Not Applicable

Interest Reset Dates: Monthly, on the 12th of every month, commencing
March 12, 2002, subject to modified following
business day convention.

Interest Payment Dates: Monthly, on the 12th of every month, commencing
March 12, 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: February 7, 2002