PRICING SUPPLEMENT

File No. 333-97937 Rule 424(b)(3)

(To Prospectus Supplement and Prospectus dated September 25, 2002) Pricing Supplement Number: 2304

Merrill Lynch & Co., Inc.

Medium-Term Notes, Series B Due Nine Months or More from Date of Issue

Fixed Rate Notes

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Principal Amount:	\$600,000	
Issue Price:	99.896%	
CUSIP Number:	59018YQU8	
Interest Rate:	3.70% per annum	
Original Issue Date:	April 21, 2003	
Stated Maturity Date:	April 21, 2008	
Interest Payment Dates:	Each April 21st and October 21st, commencing on October 21st, 2003 subject to 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:	JPMorgan Chase Bank	
Underwriters:	Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), HSBC Securities (USA) Inc. and Wachovia Securities, Inc. (the "Underwriters"), are acting as principals in this transaction. MLPF&S is acting as the Lead Underwriter. Pursuant to an agreement, dated April 15, 2003 (the "Agreement"), between Merrill Lynch & Co., Inc. (the "Company") and the Underwriters, the Company has agreed to sell to each of the Underwriters and each of the Underwriters has severally and not jointly agreed to purchase the principal amount of Notes set forth opposite its name below:	
	Underwriters	Principal Amount of the Notes
	Merrill Lynch, Pierce, Fenner & Smith Incorporated	\$594,000,000
	HSBC Securities (USA) Inc. Wachovia Securities, Inc.	\$3,000,000 \$3,000,000
	Total	\$600,000,000
	Pursuant to the Agreement, the obligations of the Underwriters are subject to certain conditions and the Underwriters are committed to take and pay for all of the Notes, if any are taken.	
	The Underwriters have advised the Company that they propose initially to offer all or part of the Notes directly to the public at the Issue Price listed above. After the initial public offering, the Issue Price may be changed.	
	The Company has agreed to indemnify the Underwriters against certain liabilities, including liabilities under the Securities Act of 1933, as amended.	
Dated:		