

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

Prospectus number: 2178

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

Floating Rate Notes

Principal Amount: \$150,000,000 Original Issue Date: November 26, 2001

CUSIP Number: 59018Y KV2 Stated Maturity Date: November 26, 2002

Interest Calculation: Day Count Convention:

Regular Floating Rate Note  Actual/360  
 Inverse Floating Rate Note  30/360  
(Fixed Interest Rate):  Actual/Actual

Interest Rate Basis:

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: N/A Minimum Interest Rate: Not Applicable

Spread: 0.100% Maximum Interest Rate: Not Applicable

Initial Interest: TBD Spread Multiplier: Not Applicable

Interest Reset Dates: Daily, commencing November 26, 2001 through the maturity date; subject to the following business day convention.

Interest Payment Dates: Quarterly, on the 26th of February, May, August and maturity commencing February 26, 2001; subject to the 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: November 20, 2001