

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

Prospectus number: 2176

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: November 21, 2001

CUSIP Number: 59018Y KT7 Stated Maturity Date: December 18, 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: One Month Minimum Interest Rate: Not Applicable

Spread: -0.0200% Maximum Interest Rate: Not Applicable

Initial Interest: TBD Spread Multiplier: Not Applicable

Interest Reset Dates: Monthly, on the 18th of every month, commencing
Dec. 18, 2001, subject to modified following business
day convention.

Interest Payment Dates: Monthly, on the 18th of every month, commencing
Dec. 18, 2001, 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: November 16, 2001