

Merrill Lynch & Co., Inc.
95 Greene Street
Jersey City, New Jersey 07302

October 24, 2002

[LOGO] MERRILL LYNCH

OFICS Filer Support
SEC Operations Center
6432 General Green Way
Alexandria, Virginia 22312-2413

Attention: 1933 Act Filing Desk

Re: Registration Statement No. 333-52822

With reference to the above captioned Registration Statement and in compliance with Rule 424(b)(3) adopted under the Securities Act of 1933, as amended, we enclose herewith for filing, one copy, marked as required, one Prospectus and Prospectus Supplement dated October 18, 2002 relating to Merrill Lynch & Co., Inc. Medium-Term Notes to be used on and after this date. In addition, please reference that this note is not listed on any exchange.

Very truly yours,

/s/ Mark Youngclaus

Mark Youngclaus
Vice President

PROSPECTUS SUPPLEMENT
(To Prospectus Supplement and
Prospectus dated April 1, 2002)
Prospectus number: 2253

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

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

Floating Rate Notes

Principal Amount: \$13,500,000 Original Issue Date: October 31, 2002
CUSIP Number: 59018YNW7 Stated Maturity Date: October 31, 2005

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: 3750
CMT Reuters Page: LIBOR Reuters Page:

Index Maturity: Three Month Minimum Interest Rate: Not Applicable
Spread: 0.500% Maximum Interest Rate: Not Applicable
Initial Interest Rate: Calculated as Spread Multiplier: Not Applicable
if the Original
Issue Date was
an Interest Reset
Date

Interest Reset Dates: Quarterly, on the final business day of January, April,
July and October, commencing on January. 31, 2003,
subject to modified following business day convention.

Interest Payment Dates: Quarterly, on the final business day of January, April,
July and October, commencing on January. 31, 2003,
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: JPM Chase Bank

Dated: October 17, 2002