

<TABLE>

<CAPTION>

Merrill Lynch & Co., Inc.
Statement No. 333-97937
\$5,547,200,000
November 13, 2002
Merrill Lynch CoreNotes Due Nine
September 25, 2002)
Months or More from Date of Issue

Filed under Rule 424 (b)(3), Registration

Pricing Supplement No. 10021 - dated

(To prospectus dated September 25, 2002 and prospectus supplement dated

Months or More from Date of Issue

CUSIP Maturity Number Option	Aggregate Survivor's Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Interest Rate Per Annum	Interest Payment Frequency	Stated Date
<S>	<C>	<C>	<C>	<C>	<C>	<C>
<C>						
5901M0BP3	\$2,628,000	100.0%	1.5000%	4.95%	Monthly	11/19/2012
Yes						

Redemption Information: Redeemable at the option of Merrill Lynch & Co., Inc. on 11/15/2004 and each Interest Payment Date thereafter, at a price equal to 100%.

Merrill Lynch & Co.
Merrill Lynch & Co., Inc. [LOGO]
Purchasing Agent
4 World Financial Center
Acting as Principal
New York, NY 10080

Trade Date: Wednesday November 13, 2002

Monday November 18, 2002

Minimum Denominations/Increments: \$1,000/\$1,000

Original Issue Discount: No

All trades settle without accrued interest and clear SDFS: DTC Book-Entry only
Merrill Lynch DTC Participant Number: 5132

(1) Expressed as a percentage of the aggregate principal amount.

</TABLE>