

(To Prospectus Supplement and Prospectus dated April 1, 2002)  
Prospectus number: 2242

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

## Fixed Rate Notes

Principal Amount: \$22,400,000 Original Issue Date: August 6, 2002  
CUSIP Number: 59018YNM9 Stated Maturity Date: December 14, 2005

Interest Calculation: Day Count Convention:  
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 Regular Floating Rate Note  Actual/360  
 Inverse Floating Rate Note  30/360  
(Fixed Interest Rate):  Actual/Actual

Interest Rate Basis:  
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 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: na Minimum Interest Rate: Not Applicable  
Spread: na 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: 0  
0

Interest Payment Dates: 0  
0

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: July 31, 2002