

Merrill Lynch & Co., Inc.  
\$5,547,200,000  
Merrill Lynch CoreNotesSM

Filed under Rule 424 (b) (3), Registration Statement No. 333-97937  
Pricing Supplement No. 10041 - dated April 30, 2003  
(To prospectus dated September 25, 2002 and  
prospectus supplement dated September 25, 2002)

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CUSIP      Aggregate      Price to      Purchasing
Number     Principal Amount  Public(1)    Agent's Discount(1)
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5901M0CK3  $1,908,000       100.0%      1.0000%
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Interest Rate  Interest Payment  Stated Maturity  Survivor's
Per Annum     Frequency         Date             Option
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3.35%         Monthly          5/5/2008        Yes
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Merrill Lynch & Co., Inc. [LOGO]  
4 World Financial Center  
New York, NY 10080

Trade Date: Wednesday April 30, 2003  
Issue Date: Monday May 5, 2003  
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.  
"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.

Merrill Lynch & Co.  
Purchasing Agent  
Acting as Principal

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