

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

July 8, 2003

[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. 333-105098

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 Supplement and Prospectus supplement dated June 3, 2003 relating to Merrill Lynch & Co., Inc. CoreNotes(SM) 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

<TABLE>

<CAPTION>

Merrill Lynch & Co., Inc.
Statement No. 333-105098
\$17,193,900,000
Statement No. 333-105098
Merrill Lynch CoreNotes(SM)
dated June 3, 2003)

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

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(To Prospectus Supplement and Prospectus supplement

CUSIP	Aggregate	Price to	Purchasing	Interest Rate	Interest Payment	Stated
Maturity	Survivor's	Public(1)	Agent's Discount(1)	Per Annum	Frequency	Date
Number	Principal Amount					
Option						
<C>	<C>	<C>	<C>	<C>	<C>	<C>
<C>						
5901M0DF3	\$3,368,000	100.0%	1.2000%	4.05%	Monthly	9/29/2010
Yes						

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

Trade Date: Wednesday September 24, 2003

Issue Date: Monday Sep 29, 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.

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