

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

December 24, 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. 333-109802 \$34,218,265,000	Filed under Rule 424 (b) (3), Registration
Statement No. 333-109802 Merrill Lynch CoreNotesSM November 26, 2003)	Filed under Rule 424 (b) (3), Registration (To Prospectus Supplement and Prospectus supplement dated

CUSIP Survivor's Number Option	Aggregate Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Interest Rate Per Annum	Interest Payment Frequency	Stated Maturity Date
<S> <C>	<C>	<C>	<C>	<C>	<C>	<C>
5901M0DP1 Yes	\$1,964,000	100.0%	1.2000%	4.05%	Monthly	12/29/2010

Merrill Lynch & Co. Merrill Lynch & Co., Inc. Purchasing Agent 4 World Financial Center Acting as Principal New York, NY 10080	Trade Date: Wednesday December 24, 2003 Issue Date: Monday December 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
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(1) Expressed as a percentage of the aggregate principal amount.
"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.

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