

MERRILL LYNCH & CO., INC.
 \$34,218,265,000
 Merrill Lynch CoreNotesSM

Filed under Rule 424 (b) (3), Registration Statement No. 333-109802
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 (To Prospectus Supplement and Prospectus supplement dated November 26, 2003)

<TABLE> <CAPTION>							
CUSIP	AGGREGATE	PRICE TO	PURCHASING	INTEREST RATE	INTEREST PAYMENT	STATED MATURITY	
SURVIVOR'S							
NUMBER	PRINCIPAL AMOUNT	PUBLIC/(1)/	AGENT'S DISCOUNT/(1)/	PER ANNUM	FREQUENCY	DATE	
OPTION							

<S>	<C>	<C>	<C>	<C>	<C>	<C>	
<C>							
5901M0FA2	\$2,462,000	100.0%	1.2000%	4.10%	Monthly	10/4/2011	
Yes							

<TABLE> <S>			<C>	<C>
LYNCH & CO.		Trade Date: Wednesday September 29, 2004		MERRILL
[LOGO OF MERRILL LYNCH & CO., INC.]	Agent	Issue Date: Monday October 4, 2004		Purchasing
4 World Financial Center	Principal	Minimum Denominations/Increments: \$1,000/\$1,000		Acting as
New York, NY 10080		Original Issue Discount: No		
		All trades settle without accrued interest and		
		clear SDFS: DTC Book-Entry only		
		Merrill Lynch DTC Participant Number: 161		

(1) Expressed as a percentage of the aggregate principal amount.
 "CoreNotes" is a service mark of Merrill Lynch & Co., Inc.