

(To the Prospectus Supplement and Prospectus
dated January 24, 2001)

Prospectus number: 2187

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

Floating Rate Notes

Principal Amount: \$292,500,000 Original Issue Date: Jan. 15, 2002

CUSIP Number: 59018YLE9 Stated Maturity Date: Jan. 14, 2005

Interest Calculation: Day Count Convention:

[X] Regular Floating Rate Note [X] Actual/360

[] Inverse Floating Rate Note [] 30/360

(Fixed Interest Rate): [] Actual/Actual

Interest Rate Basis:

[X] 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:

CMT Reuters Page: LIBOR Reuters Page:

Index Maturity: One Month Minimum Interest Rate: Not Applicable

Spread: 0.3100% Maximum Interest Rate: Not Applicable

Initial Interest Rate: TBD Spread Multiplier: Not Applicable

Interest Reset Dates: Monthly, on the 14th of every month, commencing
Feb. 14, 2002, subject to modified following business
day convention.

Interest Payment Dates: Monthly, on the 14th of every month, commencing
Feb. 14, 2002, subject to modified following business
day convention.

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: The Chase Manhattan Bank

Dated: January 10, 2002