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(To Prospectus Supplement and Prospectus  
dated April 1, 2002)  
Prospectus number: 2228

File No. 333-83374  
Rule 424(b)(3)

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

## Floating Rate Notes

Principal Amount: \$100,000,000 Original Issue Date: May 3, 2002

CUSIP Number: 59018YMW8 Stated Maturity Date: May 5, 2003

Interest Calculation: Day Count Convention:  
 Regular Floating Rate Note  Actual/360  
 Inverse Floating Rate Note  30/360  
(Fixed Interest Rate):  Actual/Actual

## Interest Rate Basis:

LIBOR  Commercial Paper Rate  
 CMT Rate  Eleventh District Cost of Funds Rate  
 Prime Rate  CD Rate  
 Federal Funds Open 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: N/A Minimum Interest Rate: 0.00%

Spread: Plus 0.09% Maximum Interest Rate: 0.00%

## Initial

Interest Rate: Calculated as if the Spread Multiplier: Not Applicable  
Original Issue Date was  
an Interest Reset Date

## Interest

Reset Dates: Each Business Day, commencing May 4, 2002 to but excluding the  
Stated Maturity Date, subject to the following Business Day  
convention

## Interest

Payment Dates: Quarterly, on the 5th of August, November, February and  
maturity commencing August 5, 2002; subject to the following  
business day convention

## Fed Funds

Open Rate: The rate for an Interest Reset Date shall be the rate set  
forth on Telerate Page 5 for that day underneath the caption  
"FEDERAL FUNDS" in the row titled "OPEN". If the rate is not  
available for an Interest Reset Date, the rate for that  
Interest Reset Date shall be the Federal Funds Effective rate  
as published in the H.15 Daily Update.

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: JPMorgan Chase Bank

Dated: April 30, 2002