

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

October 29, 2002

[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. 333-52822

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 and Prospectus Supplement dated October 18, 2002 relating to Merrill Lynch & Co., Inc. Medium-Term Notes 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

PROSPECTUS SUPPLEMENT  
(To Prospectus Supplement and  
Prospectus dated April 1, 2002)  
Prospectus number: 2255

File No. 333-97937  
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: October 30, 2002
CUSIP Number: 59018YNY3	Stated Maturity Date: October 29, 2004
Interest Calculation:	Day Count Convention:
<input checked="" type="checkbox"/> Regular Floating Rate Note	<input checked="" type="checkbox"/> Actual/360
<input type="checkbox"/> Inverse Floating Rate Note (Fixed Interest Rate):	<input type="checkbox"/> 30/360 <input type="checkbox"/> Actual/Actual
Interest Rate Basis:	
<input type="checkbox"/> LIBOR	<input type="checkbox"/> Commercial Paper Rate
<input type="checkbox"/> CMT Rate	<input type="checkbox"/> Eleventh District Cost of Funds Rate
<input type="checkbox"/> Prime Rate	<input type="checkbox"/> CD Rate
<input checked="" type="checkbox"/> Federal Funds Rate	<input type="checkbox"/> Other (see attached)
<input type="checkbox"/> Treasury Rate	
Designated CMT Page:	Designated LIBOR Page:
CMT Tolerance Page:	LIBOR Tolerance Page:
CMT Reuters Page:	LIBOR Reuters Page:
Index Maturity: N/A	Minimum Interest Rate: Not Applicable
Spread: 0.520%	Maximum Interest Rate: Not Applicable
Initial Interest Rate: Calculated as if the Original Issue Date was an Interest Reset Date	Spread Multiplier: Not Applicable
Interest Reset Dates: Each Business Day, commencing October 31, 2002 to but excluding the Stated Maturity Date, subject to the following Business Day convention	
Interest Payment Dates: Quarterly, on the 29th of January, April, July and October commencing January 29, 2003; subject to the 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: JPMorgan Chase Bank

Dated: October 25, 2002