

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

March 13, 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. 333-83374

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 December 11, 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

<TABLE>
<CAPTION>

Merrill Lynch & Co., Inc. Filed under Rule 424 (b) (3), Registration
Statement No. 333-83374
\$4,000,000,000 Pricing Supplement No. 10012 - dated
September 6, 2002
Merrill Lynch Notes Due Nine Months (To prospectus dated April 1, 2002 and prospectus supplement dated
April 22, 2002)
or More from Date of Issue

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
<C> <C> 5901M0BBD0 Yes	<C> \$3,587,000	<C> 100.0%	<C> 1.5000%	<C> 5.00%	<C> Monthly	<C> 9/11/2012

Redemption Information: Redeemable at the option of Merrill Lynch & Co., Inc. on 9/15/2004 and each Interest Payment Date thereafter, at a price equal to 100%.

Trade Date: Friday September 6, 2002
Merrill Lynch & Co. Issue Date: Wednesday September 11, 2002
Merrill Lynch & Co., Inc. [LOGO] Purchasing Agent
4 World Financial Center Minimum Denominations/Increments: \$1,000/\$1,000
Acting as Principal
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: 5132

(1) Expressed as a percentage of the aggregate principal amount.

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