

(To Prospectus Supplement and Prospectus dated April 1, 2002)
Prospectus number: 2244

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

Fixed Rate Notes

Principal Amount: \$100,000,000 Original Issue Date: September 13, 2002

CUSIP Number: 59018YNP2 Stated Maturity Date: March 12, 2004

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 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: 0.3000% Maximum Interest Rate: Not Applicable

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

Interest Reset Dates: Monthly, on the 12th of every month, commencing
October 12, 2002, subject to modified following
business day convention.

Interest Payment Dates: Monthly, on the 12th of every month, commencing
October 12, 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: JPM Chase Bank

Dated: September 10, 2002

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

CUSIP	Aggregate	Price to	Purchasing	Interest Rate	Interest Payment	Stated
Maturity	Survivor's	Public(1)	Agent's Discount(1)	Per Annum	Frequency	Date
Number	Principal Amount					
Option						

<S>	<C>	<C>	<C>	<C>	<C>	<C>
<C>						
5901M0BD0	\$3,587,000	100.0%	1.5000%	5.00%	Monthly	9/11/2012
Yes						

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%.

Merrill Lynch & Co.	Trade Date: Friday September 6, 2002
Merrill Lynch & Co., Inc. [LOGO]	Issue Date: Wednesday September 11, 2002
Purchasing Agent	Minimum Denominations/Increments: \$1,000/\$1,000
4 World Financial Center	Original Issue Discount: No
Acting as Principal	All trades settle without accrued interest and clear SDFS: DTC Book-Entry only
New York, NY 10080	Merrill Lynch DTC Participant Number: 5132

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

</TABLE>