

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

February 10, 2003

[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. 333-97937

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 September 25, 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 the Prospectus Supplement and
Prospectus dated September 25, 2002)
Prospectus Supplement Number: 2260

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

Fixed Rate Notes

Principal Amount: \$20,000,000

CUSIP Number: 59018YPE5

Interest Rate: 5.328% per annum

Original Issue Date: November 29, 2002

Stated Maturity Date: November 29, 2012

Interest Payment Dates: Each 29th of May and November, commencing on May 29, 2003, until maturity, subject to 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: November 15, 2002