

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. 333-97937

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 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. 333-97937 Pricing Supplement No. 10027 - dated
\$5,547,200,000 December 18, 2002
Merrill Lynch CoreNotes Due Nine (To prospectus dated September 25, 2002 and prospectus supplement dated
September 25, 2002)
Months 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> 5901M0BV0 Yes	<C> \$1,989,000	<C> 100.0%	<C> 1.0000%	<C> 3.50%	<C> Monthly	<C> 2/3/2008

Trade Date: Wednesday January 29, 2003

Merrill Lynch & Co.
Merrill Lynch & Co., Inc. [LOGO] Issue Date: Monday February 3, 2003
Purchasing Agent
4 World Financial Center
Acting as Principal
New York, NY 10080

Minimum Denominations/Increments: \$1,000/\$1,000

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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