

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

August 15, 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. CoreNotes(SM) 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.  
Statement No. 333-105098  
\$17,193,900,000  
Statement No. 333-105098  
Merrill Lynch CoreNotes(SM)  
dated June 3, 2003)

Filed under Rule 424 (b)(3), Registration

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(To Prospectus Supplement and Prospectus supplement

CUSIP Maturity Number Option	Aggregate Survivor's Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Interest Rate Per Annum	Interest Payment Frequency	Stated Date
<S> <C> 5901M0CZ0 Yes	<C> \$3,369,000	<C> 100.0%	<C> 1.0000%	<C> 3.70%	<C> Monthly	<C> 8/18/2008

Trade Date: Wednesday August 13, 2003

Merrill Lynch & Co.  
Merrill Lynch & Co., Inc. [LOGO]  
Purchasing Agent  
4 World Financial Center  
Acting as Principal  
New York, NY 10080

Issue Date: Monday Aug 18, 2003

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.

"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.

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