

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

May 21, 2004

[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. 333-109802

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 Supplement and Prospectus supplement dated November 26, 2003 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. Filed under Rule 424 (b) (3), Registration  
Statement No. 333-109802  
\$34,218,265,000 Filed under Rule 424 (b) (3), Registration  
Statement No. 333-109802  
Merrill Lynch CoreNotesSM (To Prospectus Supplement and Prospectus supplement dated  
November 26, 2003)

CUSIP	Aggregate	Price to	Purchasing	Interest Rate	Interest Payment	Stated Maturity
Survivor's	Principal Amount	Public(1)	Agent's Discount(1)	Per Annum	Frequency	Date
Number						
Option						
<S>	<C>	<C>	<C>	<C>	<C>	<C>
<C>						
5901M0ED7	\$2,443,000	100.0%	1.2000%	4.45%	Monthly	5/3/2011
Yes						

Trade Date: Wednesday April 28, 2004  
Merrill Lynch & Co. Issue Date: Monday May 3, 2004  
Merrill Lynch & Co., Inc. Purchasing Agent  
4 World Financial Center Minimum Denominations/Increments: \$1,000/\$1,000  
Acting as Principal Original Issue Discount: No  
New York, NY 10080 All trades settle without accrued interest and clear SDFS: DTC Book-Entry only  
Merrill Lynch DTC Participant Number: 161

(1) Expressed as a percentage of the aggregate principal amount.  
"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.

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