

MERRILL LYNCH & CO., INC.
 \$34,218,265,000
 Merrill Lynch CoreNotesSM

Filed under Rule 424 (b) (3), Registration Statement No. 333-109802
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 (To Prospectus Supplement and Prospectus supplement dated November 26, 2003)

| 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 |
|---|-------------------------------|-------------------------|-------------------------------------|----------------------------|-------------------------------|-------------------------|
| 5901M0ES4 | \$ 2,939,000 | 100.0% | 1.2000% | 4.75% | Monthly | 8/9/2011 |

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|---|---|----------------------|
| LYNCH & CO. [LOGO OF MERRILL LYNCH & CO., INC.] Purchasing Agent 4 World Financial Center Principal New York, NY 10080 | Trade Date: Wednesday August 4, 2004 Issue Date: Monday August 9, 2004 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: 161 | MERRILL Acting as |
|---|---|----------------------|

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