

SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

Filing Date: **2004-02-12**
SEC Accession No. **0001206774-04-000053**

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FILER

MERRILL LYNCH & CO INC

CIK: **65100** | IRS No.: **132740599** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **424B3** | Act: **33** | File No.: **333-105098** | Film No.: **04592625**
SIC: **6211** Security brokers, dealers & flotation companies

Mailing Address
4 WORLD FINANCIAL CTR
NEW YORK NY 10080

Business Address
4 WORLD FINANCIAL CTR
NEW YORK NY 10080
2124491000

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

November 5, 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. 333-105098

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 June 3, 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. 333-105098
\$17,193,900,000 Filed under Rule 424 (b) (3), Registration Statement No. 333-105098
Merrill Lynch CoreNotesSM (To Prospectus Supplement and Prospectus supplement dated June 3, 2003)

| CUSIP Number | Aggregate Principal Amount | Price to Public(1) | Purchasing Agent's Discount(1) | Interest Rate Per Annum | Interest Payment Frequency | Stated Maturity Date | Survivor's Option |
|--------------|----------------------------|--------------------|--------------------------------|-------------------------|----------------------------|----------------------|-------------------|
| <S> | <C> | <C> | <C> | <C> | <C> | <C> | <C> |
| 5901M0DJ5 | \$4,346,000 | 100.0% | 1.2000% | 4.20% | Monthly | 11/10/2010 | Yes |

Merrill Lynch & Co., Inc. Trade Date: Wednesday November 5, 2003
4 World Financial Center Issue Date: Monday November 10, 2003
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

Merrill Lynch & Co.
Purchasing Agent
Acting as Principal

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

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