

Merrill Lynch & Co., Inc.
Medium Term Notes, Series B
Due Nine Months or More from Date of Issue

Fixed Rate Notes

Principal Amount: \$5,900,000

CUSIP Number: 59018Y KF7

Interest Rate: .003%
[To accommodate Trustee, interest rate for set up purposes is .003%; the rate should be immediately edited to .0031%]

Original Issue Date: July 9, 2001

Stated Maturity Date: June 30, 2008

Interest Payment Dates: Each June 30th and December 30th, commencing on December 30, 2001, subject to Modified Following Business Day Convention.

Repayment at the Option of the Holder: The Notes cannot be repaid prior to the Stated Maturity Date.

Redemption at the Option of the Company: The Notes cannot be redeemed prior to the Stated Maturity Date.

Form: The Notes are being issued in fully registered book-entry form.

Trustee: The Chase Manhattan Bank

Dated: June 29, 2001