

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

Fixed Rate Notes

Principal Amount: \$150,000,000

CUSIP Number: 59018Y DE8

Interest Rate: 5.92000%

Original Issue Date: January 5, 2001

Stated Maturity Date: January 6, 2003

Interest Payment Dates: Each January 6th and July 6th, commencing on July 6th, 2001, subject to 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: January 2, 2001