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(To Prospectus Supplement and Prospectus  
dated January 24, 2001)  
Prospectus number: 2218

File No. 333-52822  
Rule 424(b)(3)

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

Fixed Rate Notes

Principal Amount: \$17,090,753

CUSIP Number: 59018YMV0

Interest Rate: 6.50% per annum

Original Issue Date: April 25, 2002

Stated Maturity Date: April 16, 2012

Interest Payment Dates: Each April 16th and October 16th, commencing on October 16, 2002, until maturity, 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: JPMorgan Chase Bank

Dated: March 25, 2002