

Merrill Lynch & Co., Inc.
 \$4,000,000,000
 Merrill Lynch Notes Due Nine Months or More from Date of Issue

Filed under Rule 424 (b) (3), Registration Statement No. 333-83374
 Pricing Supplement No. 10003 - dated May 10, 2002
 (To prospectus dated April 1, 2002 and prospectus supplement dated
 April 22, 2002)

<TABLE>
 <CAPTION>

CUSIP Maturity Option	Survivor's Principal Amount	Aggregate Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Interest Rate Per Annum	Interest Payment Frequency	Stated Date
<S> <C> 5901M0AF6 11/17/03	No	\$3,925,000	100.0%	0.225%	3.00%	Monthly	<C>

Redemption Information: N/A

5901M0AG4 5/17/04	No	\$3,794,000	100.0%	0.400%	3.45%	Monthly	
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Redemption Information: N/A

5901M0AH2 5/15/07	No	\$244,000	100.0%	1.000%	4.90%	Monthly	
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Redemption Information: Redeemable at the option of Merrill Lynch & Co., Inc. on 5/15/04 and each Interest Payment Date thereafter,
 at a price equal to 100%.

Merrill Lynch & Co.
 Merrill Lynch & Co., Inc. [LOGO]
 Purchasing Agent
 4 World Financial Center
 Acting as Principal
 New York, NY 10080

Trade Date: Friday May 10, 2002
 Issue Date: Wednesday May 15, 2002
 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

(1) Expressed as a percentage of the aggregate principal amount.

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