

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

Floating Rate Notes

Principal Amount: \$100,000,000 Original Issue Date: April 16, 2002
Issue Price: 100.00% Stated Maturity Date: April 16, 2003
CUSIP Number: 59018Y MS 7

Interest Calculation: Day Count Convention:
/x/ Regular Floating Rate Note /x/ Actual/360
/ / Inverse Floating Rate Note / / 30/360
(Fixed Interest Rate): / / Actual/Actual

Interest Rate Basis:
/ / LIBOR / / Commercial Paper Rate
/ / CMT Rate / / Eleventh District Cost of Funds Rate
/ / Prime Rate / / CD Rate
/x/ Federal Funds Rate / / Other (see attached)
/ / Treasury Rate

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Designated CMT Page: Designated LIBOR Page:
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CMT Reuters Page: LIBOR Reuters Page:

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Index Maturity:	Not Applicable	Minimum Interest:	Not Applicable
Spread:	+0.110%	Maximum Interest:	Not Applicable
Initial Interest Rate:	Calculated as if the Original Issue Date was an Interest Reset Date	Spread Multiplier:	Not Applicable

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Interest Reset Date: Each Business Day, commencing April 17, 2002 to but excluding the Stated Maturity Date, subject to the following Business Day convention.

Interest Payment Dates: Quarterly, on the 16th of July, October, January and April commencing July 9, 2002 until maturity, subject to the 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

Underwriters: Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), HSBC Securities (USA) Inc. and ABN AMRO Incorporated (the "Underwriters"), are acting as principals in this transaction. MLPF&S is acting as the Lead Underwriter.

Pursuant to an agreement, dated April 11, 2002 (the "Agreement"), between the Company and the Underwriters, the Company has agreed to sell to each of the Underwriters and each of the Underwriters has severally and not jointly agreed to purchase the principal amount of Notes set forth opposite its name

below:

Underwriters -----	Principal Amount of the Notes -----
Merrill Lynch, Pierce, Fenner & Smith Incorporated	\$ 96,000,000
HSBC Securities (USA) Inc.	\$ 2,000,000
ABN AMRO Incorporated	\$ 2,000,000

Total	\$ 100,000,000

Pursuant to the Agreement, the obligations of the Underwriters are subject to certain conditions and the Underwriters are committed to take and pay for all of the Notes, if any are taken.

The Underwriters have advised the Company that they propose initially to offer all or part of the Notes directly to the public at the Issue Price listed above. After the initial public offering, the Issue Price may be changed.

The Company has agreed to indemnify the Underwriters against certain liabilities, including liabilities under the Securities Act of 1933, as amended.

Dated: April 11, 2002