

(To Prospectus Supplement and Prospectus  
dated November 26, 2003)  
Pricing Supplement Number: 2369

Merrill Lynch & Co., Inc.

Medium-Term Notes, Series C  
Due Nine Months or More from Date of Issue

Fixed Rate Notes

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Principal Amount: \$250,000,000  
Issue Price: 100.843%  
(plus accrued interest from February 3, 2004)  
CUSIP Number: 59018YSU6  
Interest Rate: 5.00% per annum  
Original Issue Date: March 8, 2004  
Stated Maturity Date: February 3, 2014  
Interest Payment Dates: Each February 3rd and August 3rd, commencing on August 3rd, 2004  
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.  
Other Provisions: The Notes offered by this pricing supplement, and the accompanying prospectus supplement  
of, and prospectus, have terms and conditions identical to, and shall be part of the series  
of,  
other Medium-Term Notes, Series C issued by ML&Co. Inc. (the Company) on February 3, 2004.  
The Notes offered hereby and such other, identical Notes previously issued will share the  
same cusip number 59018YSU6.  
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.  
the Pursuant to an agreement, dated March 3, 2004 (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	\$245,000,000
HSBC Securities (USA) Inc.	\$2,500,000
ABN AMRO Incorporated	\$2,500,000
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	\$250,000,000

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.

including

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

Dated:  
</TABLE>

March 3, 2004