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(To Prospectus Supplement and Prospectus dated  
November 26, 2003  
Pricing Supplement Number: 2368

Merrill Lynch & Co., Inc.  
Medium-Term Notes, Series C

Due Nine Months or More from Date of Issue

Fixed Rate Notes

<TABLE>  
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Principal Amount: \$400,000,000

Issue Price: 102.087%  
(plus accrued interest from January 15, 2003)

CUSIP Number: 59018YSK8

Interest Rate: 4.125% per annum

Original Issue Date: March 8, 2004

Stated Maturity Date: January 15, 2009

Interest Payment Dates: Each January 15th and July 15th, commencing on July 15th, 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:  
and  
other  
Notes  
The Notes offered by this pricing supplement, and the accompanying prospectus supplement  
prospectus, have terms and conditions identical to, and shall be part of the series of,  
Medium-Term Notes, Series C issued by ML&Co. Inc. (the Company) on December 4, 2003. The  
offered hereby and such other, identical Notes previously issued will share the same cusip  
number 59018YSK8.

Trustee: JPMorgan Chase Bank

Underwriters:  
Muriel  
MLPF&S  
Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), Ramirez & Co., Inc. and  
Siebert & Company (the "Underwriters"), are acting as principals in this transaction.  
is acting as the Lead Underwriter.

the  
Pursuant to an agreement, dated March 3, 2004 (the "Agreement"), between the Company and  
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	\$392,000,000
Ramirez & Co., Inc.	\$4,000,000
Muriel Siebert & Company	\$4,000,000
	-----
	\$400,000,000

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.

of  
The Underwriters have advised the Company that they propose initially to offer all or part  
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:  
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March 3, 2004