
(To Prospectus Supplement and Prospectus
dated November 26, 2003)
Pricing Supplement Number: 2377

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:	99.853%
CUSIP Number:	59018YTN1
Interest Rate:	3.00% per annum
Original Issue Date:	April 22, 2004
Stated Maturity Date:	April 30, 2007
Interest Payment Dates:	Each April 30 and October 30, commencing on October 30, 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.
Trustee:	JPMorgan Chase Bank
Underwriters:	Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), Wells Fargo Brokerage Services, LLC and Morgan Keegan & Company, Inc. (the "Underwriters"), are acting as principals in this transaction. MLPF&S is acting as the Lead Underwriter.
	Pursuant to an agreement, dated April 19, 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
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Merrill Lynch, Pierce, Fenner & Smith Incorporated	\$245,000,000
Wells Fargo Brokerage Services, LLC	\$2,500,000
Morgan Keegan & Company, Inc.	\$2,500,000

	\$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.

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

Underwriting Discount: 0.25%

Dated: April 19, 2004

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