

(To Prospectus Supplement and Prospectus dated November 26, 2003)
Pricing Supplement Number: 10083

Merrill Lynch & Co., Inc.
Merrill Lynch CoreNotesSM, Series B
Due Nine Months or more from Date of Issue
(the "Notes")

Investing In The Notes involves risks that are described in the "Risk Factors" section of this Pricing Supplement and the accompanying Prospectus Supplement.

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| <TABLE> | |
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| Aggregate Principal Amount..... | \$43,000,000 |
| Stated Maturity Date..... | May 5, 2014 |
| Issue Price..... | 100% of the principal amount |
| Original Issue Date..... | May 5, 2004 |
| Interest Calculation Type..... | Floating Rate Note |
| Day Count Convention..... amount of the day will be day by the | Interest will be calculated by multiplying the principal Notes by an interest factor. The interest factor for each computed by dividing the interest rate applicable to each actual number of days in the year. |
| Interest Rate Basis..... below) | [(CPI(t) - CPI(t-12))/CPI(t-12)] + Spread (as defined but will not be less than the Minimum Interest Rate of |
| 0.00%. | |
| defined herein) | where: |
| the month in | CPI(t) equals the value of the Consumer Price Index (as |
| CPI(t-12) equals | for the third calendar month prior to but not including |
| calendar month | which the applicable Interest Reset Date occurs, and |
| applicable Interest | the value of the Consumer Price Index for the fifteenth |
| | prior to but not including the month in which the |
| | Reset Date occurs. |
| Spread..... | 2.05%. |
| Spread Multiplier..... | Not Applicable. |
| Initial Interest Rate..... | 3.74% per annum. |
| Maximum Interest Rate..... | Not Applicable. |
| Minimum Interest Rate..... Interest | For any Interest Period, 0.00% per annum. As used herein, an |
| Reset Date to | Period shall be the period from and including an Interest |
| Date. | but excluding the immediately succeeding Interest Reset |

"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.

Interest Payment Dates..... Monthly, on the 5th day of each month commencing June 5,
2004 and at maturity. If any Interest Payment Date falls on a day that
is not a

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| succeeding | Business Day, payment will be made on the immediately |
| the delayed | Business Day and no interest will accrue as a result of |
| | payment. |
| Interest Reset Dates..... 2004 regardless | Monthly, on the 5th day of each month commencing June 5, of whether such day is a Business Day. |
| Survivor's Option..... | Yes. |
| CUSIP Number..... | 5901M0EE5 |
| Form of Notes..... | Book-entry. |
| Denominations..... and integral | We will issue and sell the Notes in denominations of \$1,000 multiples of \$1,000 in excess thereof. |
| Trustee..... | JPMorgan Chase Bank |
| Calculation Agent..... ("MLPF&S") | Merrill Lynch, Pierce, Fenner & Smith Incorporated |
| at the sole | All determinations made by the calculation agent will be |
| error, will be | discretion of the calculation agent and, absent manifest |
| Co., Inc. | conclusive for all purposes and binding on Merrill Lynch & ("ML&Co.") and beneficial owners of the Notes. |
| Notes will be | All percentages resulting from any calculation on the |
| percentage point, | rounded to the nearest one hundred-thousandth of a |
| upwards, e.g., | with five one-millionths of a percentage point rounded |
| .0987655). All | 9.876545% (or .09876545) would be rounded to 9.87655% (or |
| will be | dollar amounts used in or resulting from this calculation |
| rounded upwards. | rounded to the nearest cent with one-half cent being |
| Proceeds to ML&Co..... | \$42,462,500 |
| Purchasing Agent..... | MLPF&S |
| Purchasing Agent's Discount..... </TABLE> | \$537,500 |

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RISK FACTORS

Your investment in the Notes involves certain risks. In consultation with your own financial and legal advisers, you should carefully consider, among other matters, the following discussion of risks, as well as the risk described in the accompanying prospectus supplement before deciding whether an investment in the Notes is suitable for you.

Structure risks of Notes indexed to the Consumer Price Index

The interest payable on the Notes is indexed to the performance of the Consumer Price Index over twelve month periods. As a result, the possibility exists that you could receive little, or no, interest on a given Interest Payment Date. The Consumer Price Index is likely to increase only slightly or decrease over periods of deflation or little or no inflation. We have no control over a number of matters, including economic, financial and political events, that are important in determining the existence, magnitude and longevity of such events and their results. In recent years, values of certain indices such as the Consumer Price Index have been volatile and volatility may be expected in the future. However, past experience is not necessarily indicative of what may occur in the future.

Your yield may be lower than the yield on a standard debt security of comparable maturity

The yield that you will receive on your Notes may be less than the return you could earn on other investments. Your yield may be less than the yield you

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|----------|-------|-------|-------|-------|-------|-------|
| October | 164.0 | 168.2 | 174.0 | 177.7 | 181.3 | 185.0 |
| November | 164.0 | 168.3 | 174.1 | 177.4 | 181.3 | 184.5 |
| December | 163.9 | 168.3 | 174.0 | 176.7 | 180.9 | 184.3 |

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To illustrate the Interest Rate Basis applicable the Notes, assuming i) May 5, 2004 were an Interest Reset Date and iii) a Spread of 2.05%, based on the historical information presented in the table above, the per annum interest rate applicable to the Notes until the next Interest Reset Date would have been 3.74%, calculated as follows:

$$186.2 \text{ minus } 183.1 = 3.1$$

$$3.1 \text{ divided by } 183.1 = 1.69\%$$

$$1.69\% \text{ plus } 2.05\% = 3.74\%$$

In accordance with the formula used in determining the Interest Rate Basis, the February 2004 and February 2003 values of the Consumer Price Index were used in the calculating the above example.

UNITED STATES FEDERAL INCOME TAXATION

Under the OID Regulations (as defined in the accompanying Prospectus Supplement), the Notes will be treated as providing for stated interest at a single objective rate.

Prospective investors should consult the summary describing the principal U.S. federal income tax consequences of the ownership and disposition of the Notes contained in the section entitled "United States Federal Income Taxation" in the accompanying Prospectus Supplement.