

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 11-K

ANNUAL REPORT PURSUANT TO SECTION 15(d)

OF THE SECURITIES EXCHANGE ACT OF 1934

For the fiscal year ended December 31, 2007

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d)

OF THE SECURITIES EXCHANGE ACT OF 1934

Commission file number 1-7182

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

Merrill Lynch & Co., Inc. 401(k) Savings & Investment Plan

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

Merrill Lynch & Co., Inc.
4 World Financial Center
New York, N.Y. 10080

Financial Statements and Exhibits

(a) Financial Statements as of December 31, 2007 and 2006 and for the year ended December 31, 2007, and Supplemental Schedule as of December 31, 2007, and Report of Independent Registered Public Accounting Firm.

The financial statements required to be filed hereunder appear commencing at page 2 hereof.

(b) Exhibits

(23.1) Consent of Independent Registered Public Accounting Firm (following financial statements).

MERRILL LYNCH & CO., INC.
401(k) SAVINGS & INVESTMENT PLAN

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All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Trustees and Participants
of Merrill Lynch & Co., Inc.
New York, NY

We have audited the accompanying statements of assets available for benefits of the Merrill Lynch & Co., Inc. 401(k) Savings & Investment Plan (the "Plan") as of December 31, 2007 and 2006, and the related statement of changes in assets available for benefits for the year ended December 31, 2007. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. The Plan is not required to have, nor were we engaged to perform, an audit of its internal control over financial reporting. Our audits included consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, such financial statements present fairly, in all material respects, the assets available for benefits of the Plan at December 31, 2007 and 2006, and the changes in assets available for benefits for the year ended December 31, 2007 in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule of assets (held at year end) as of December 31, 2007 is presented for the purpose of additional analysis and is not a required part of the basic financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The supplemental schedule is the responsibility of the Plan's management. Such supplemental schedule has been subjected to the auditing procedures applied in our audits of the basic financial statements and, in our opinion, is fairly stated in all material respects when considered in relation to the basic financial statements taken as a whole.

/s/ DELOITTE & TOUCHE LLP
New York, New York
June 26, 2008

MERRILL LYNCH & CO., INC.
401(k) SAVINGS & INVESTMENT PLAN

STATEMENTS OF ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2007 AND 2006

	2007	2006
ASSETS:		
Investments, at fair value:		
Common stock	\$ 970,276,533	\$1,528,308,452
Registered investment companies	3,700,874,886	3,339,524,245
Common collective trusts	600,164,986	587,990,846
Participant loans	<u>110,407,954</u>	<u>104,115,410</u>
Total investments	5,381,724,359	5,559,938,953
Cash	7,901,528	8,303,059
Net receivable for pending transactions	1,166,963	4,123,492
Accrued income	<u>3,785,857</u>	<u>3,583,033</u>
ASSETS AVAILABLE FOR BENEFITS AT FAIR VALUE	<u>\$5,394,578,707</u>	<u>\$5,575,948,537</u>
Adjustments from fair value to contract value for fully benefit-responsive investment contracts	<u>2,142,586</u>	<u>5,937,619</u>
ASSETS AVAILABLE FOR BENEFITS	<u>\$5,396,721,293</u>	<u>\$5,581,886,156</u>

See notes to financial statements.

MERRILL LYNCH & CO., INC.
401(k) SAVINGS & INVESTMENT PLAN

**STATEMENT OF CHANGES IN ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2007**

ADDITIONS:

Investment income (loss):

Net depreciation in fair value of investments	\$ (696,449,436)
Dividends and interest income	<u>357,602,007</u>

Total investment loss	(338,847,429)
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Contributions:

Contributions to the Plan by the participants	406,368,352
Contributions to the Plan by the Company	90,803,590
Rollovers from other qualified plans	<u>67,613,808</u>

Total contributions	564,785,750
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DEDUCTIONS —

Disbursements of benefits to beneficiaries or participants	<u>411,103,184</u>
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NET DECREASE IN ASSETS AVAILABLE FOR BENEFITS	(185,164,863)
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ASSETS AVAILABLE FOR BENEFITS:

Beginning of year	<u>5,581,886,156</u>
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End of year	<u><u>\$5,396,721,293</u></u>
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See notes to financial statements.

**MERRILL LYNCH & CO., INC.
401(k) SAVINGS & INVESTMENT PLAN**

**NOTES TO FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2007 AND 2006
AND FOR THE YEAR ENDED DECEMBER 31, 2007**

1. DESCRIPTION OF THE PLAN

The following description of the Merrill Lynch & Co., Inc. 401(k) Savings & Investment Plan (“SIP”) (“The Plan”) is provided for general information purposes only. The Plan includes the Savings and Investment Plan (“SIP”), Vocon and Deferred Profit Sharing Accounts. Participants should refer to the Plan document for more complete information. Terms used in this description have the same meaning as in the Plan document.

SIP Account

General — The account was adopted April 23, 1987 and commenced activities on October 1, 1987. The purpose of the Plan is to encourage employees to save for retirement. The Plan designated the portion of the Plan invested in Merrill Lynch & Co., Inc. (the “Company”) common stock an Employee Stock Ownership Plan (“ESOP”). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Eligibility for Pre-tax Contributions — Employees are eligible to participate in the Plan at commencement of employment. Each participant may elect to make contributions to the Plan on a pre-tax basis through payroll deductions from 1% through 25% of such participant’s eligible compensation (as defined in the Plan document) for each pay period up to an annual maximum of \$15,500 for 2007. In addition, participants who are age 50 or older and have made the maximum contribution to the Plan, can make an additional catch up contribution to the Plan through payroll deductions from 1% to 25% of eligible compensation to an annual maximum of \$5,000. A participant can elect to change the rate at which his/her contribution is determined at any time during the year.

After Tax Contributions — Employees may elect to contribute up to 25% of eligible compensation in after-tax dollars up to an annual maximum of \$10,000.

Roth 401(k) Contributions — Effective January 1, 2007 employees are eligible to contribute on an after-tax basis through payroll deductions from 1% to 25% of eligible compensation as Roth 401(k) deductions. In addition, participants who are age 50 or older and have made the maximum contribution to the Plan can make an additional Roth catch up contribution to the Plan through payroll deductions from 1% to 25% of eligible compensation to an annual maximum of \$5,000. Provided requirements are met, withdrawals of contributions and any earnings are tax free. A participant’s combined pre-tax and Roth 401(k) contributions cannot exceed the maximum annual amount allowed by law.

Eligibility for Company Contributions — Prior to January 1, 2007, for employees with at least one year of service, the Company matched one-half of the first 6% of eligible compensation that the employee contributed, up to an annual maximum Company contribution of \$2,000. Effective January 1, 2007, for employees with at least one year of service, the Company matches 100% of the first 4% of each participant’s eligible

compensation contributed to the Plan, up to a maximum of \$3,000 annually for employees with eligible compensation of less than \$300,000, and \$2,000 for all others.

Participant Accounts — Individual notional accounts are maintained for each Plan participant. Each participant's notional account is credited with employee contributions, Company matching contributions and investment earnings, and charged with the allocation of investment losses and withdrawals.

Vesting — Participants are always 100% vested in contributions to the Plan made from their eligible compensation and in amounts rolled over from a former employer's qualified retirement plan or transfer from another plan, and in each case, the earnings thereon. Participants become vested in Company contributions and earnings thereon based on completed Years of Service: 1 Year of Service - 20% vested; 2 Years of Service - 40% vested; 3 Years of Service - 60% vested; 4 Years of Service - 80% vested; and 5 Years of Service - 100% vested. Participants become 100% vested in Company contributions when they attain age 65 or terminate employment as a result of death. Participants are 100% vested in the dividends paid on Company common stock held in their notional account regardless of their years of service.

Investment Options — Participants direct the investment of their contributions and Company contributions into the various investment options offered by the Plan (see Note 3).

Forfeitures— At December 31, 2007 and 2006 forfeited nonvested accounts totaled approximately \$123,000 and \$105,000, respectively. These accounts will be used to reduce future employer contributions. During the year ended December 31, 2007, employer contributions were reduced by approximately \$1,500,000.

Participant Loans — Generally, active participants in the Plan are eligible for loans from the Plan. A maximum of 2 outstanding loans is permitted at any time. Interest rates on loans are generally calculated based on the prime rate as published in the Wall Street Journal on the last business day of the month prior to the month the loan was obtained. Interest rates on the loans are fixed. General purpose loans have a term of 1 to 5 years and principal residence loans have a term of 1 to 15 years. The maximum loan amount that may be obtained is the lesser of 50% of the participant's vested account balance reduced by any outstanding loan balance, or \$50,000 reduced by the highest outstanding loan balance over the past 12 months.

Payment of Benefits — Distributions of account balances may occur upon a participant's retirement, death or other termination of employment. A participant, or a beneficiary, may receive distributions under one of several options. The options are as follows: lump-sum distribution of cash and/or securities, transfer to an individual retirement account or other brokerage account, or the purchase of an annuity.

Withdrawals — Withdrawals are permitted under certain circumstances. There are two types of withdrawals: hardship and non-hardship. A hardship withdrawal is available under limited circumstances, which the participant must document, and is paid in cash. A non-hardship withdrawal is available under all circumstances. Before age 70 1/2, a non-hardship withdrawal is paid in cash. After age 70 1/2 other payment options are available for a non-hardship withdrawal. The payment options are as follows: lump-sum distributions of cash and/or securities, and transfer to an individual retirement account or other brokerage

account. Active participants who are at least age 59 1/2 may elect to withdraw all, but not less than all, of their vested account balances held in Company common stock.

Vocon and Deferred Profit Sharing (“DPS”) Accounts

General — The Vocon Accounts were established under the Pension Plan for Employees of Merrill Lynch & Co., Inc. and Affiliates. These accounts represent the contributory portion of the former pension plan. These after-tax employee contributions were suspended as of December 1986. The Deferred Profit Sharing Accounts were originally established as the Deferred Profit Sharing Plan for Employees of Merrill Lynch, Pierce, Fenner & Smith, Incorporated and Affiliates (“MLPF&S” or “Merrill Lynch”). The purpose of this account was to enable employees to participate in the profits of MLPF&S. Employer contributions were suspended as of December 1973.

Participant Accounts — Participants can direct the investment of their notional accounts among any of the investment options offered by the Plan.

Vesting — Participants are 100% vested in the Vocon and Deferred Profit Sharing Accounts.

Payment of Benefits — Distributions from the Plan are allowed due to death, retirement, in-service withdrawal, or termination.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting — The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America.

Investment Valuation and Income Recognition — Investments are carried at fair value. Fair value is determined based upon the quoted market price on the last trading day of the period, except for the common collective trust funds (common collective trust funds are maintained by Merrill Lynch Bank USA, an affiliate of the Company, and sub-advised by Merrill Lynch Investment Managers L.P., also an affiliate of the Company) for which fair value is estimated by Plan management with the assistance of State Street Bank and Trust Company, the pricing administrator for the funds, in the absence of readily determinable fair values. The fair value of these funds is based on the market value of the underlying investments, except for the Merrill Lynch Retirement Preservation Trust.

The Merrill Lynch Retirement Preservation Trust is a common collective trust fund with underlying investments in investment contracts that are valued based on the underlying investments and then adjusted by the issuer to contract values. The fund may invest in fixed interest insurance investment contracts, money market funds, corporate, and government bonds, mortgage-backed securities, bond funds, and other fixed income securities. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. Contract value represents contributions made to the fund, plus earnings, less participant withdrawals. The fair value of the Merrill Lynch Retirement Preservation Trust was \$235,922,526 and \$290,943,324 at December 31, 2007 and 2006 respectively. The Merrill Lynch Retirement Preservation Trust maintains a net asset value of \$1. The common collective funds accounted for approximately 11% of the total investments as of December 31, 2007 and 2006. As of December 31, 2007 and 2006, approximately 40% and 50%, respectively of the common collective trust investments were

invested in Merrill Lynch Retirement Preservation Trust, while 38% and 35% of the common collective trust investments were invested in Merrill Lynch Equity Index Trust III, respectively.

Shares of registered investment companies are valued at the quoted market prices, which represent the net asset value of shares held by the Plan at year-end. Participant loans are valued at estimated fair value, which consists of the outstanding principal balance. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Dividends and interest received by the Plan are reinvested into the respective funds.

In accordance with Financial Accounting Standards Board Staff Position, FSP AAG INV-1 and SOP 94-4-1, *Reporting of Fully Benefit-Responsive Contracts Held by Certain Investment Companies Subject to the AICPA Investment Company Guide and Defined-Contribution Health and Welfare and Pension Plans* (the “FSP”), the statements of assets available for benefits presents investment contracts at fair value as well as an additional line item showing an adjustment of fully benefit-responsive contracts from fair value to contract value. The statement of changes in assets available for benefits is presented on a contract value basis and was not affected by the adoption of the FSP. Fair value of the contract is calculated by discounting the relative cash flows based on current yields of similar instruments with comparable durations.

Recent Accounting Pronouncement— In September 2006, Statement of Financial Accounting Standards No. 157, “Fair Value Measurements” (“FAS 157”) was issued and is effective for fiscal years beginning after November 15, 2007. FAS 157 defines fair value, establishes a framework for measuring fair value, and expands disclosure about fair value measurements. The impact on the financial statement disclosures is not expected to be material.

Use of Estimates — The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of assets available for benefits and changes therein. Actual results could differ from those estimates. Estimates that are particularly susceptible to changes relate to the determination of the fair value of investments.

Risk and Uncertainties — The Plan invests in various securities including the Company’s common stock, common collective trusts, and mutual funds. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

3. INVESTMENTS

The Investment Committee consists of a group of senior executives, excluding any directors or executive officers. The Investment Committee has the authority to designate investment funds for the investment of accounts and to establish rules and procedures with respect to investment funds. All contributions to the Plan may be allocated among any of the available

investments selected by the participant from among the investment options designated by the Investment Committee.

On September 29, 2006, Merrill Lynch completed the merger of its Merrill Lynch Investment Managers (“MLIM”) business with BlackRock, Inc. (“BlackRock”). In connection with the BlackRock merger, Merrill Lynch received 65 million BlackRock common and preferred shares and owns a 45% voting interest and approximately half of the economic interest of the combined Company. As a result some of the names of MLIM mutual funds offered in the Plan have been rebranded as BlackRock. During 2007, the Merrill Lynch Aggregate Bond Index CIT Tier III, changed its investment objective from a passive index trust to a managed bond trust. The trust was then renamed the Merrill Lynch Core Bond Enhanced Index Trust Tier III. In addition, the BlackRock Global Value Fund was merged into the BlackRock Global Dynamic Equity Fund and the Black Rock Bond Fund acquired the BlackRock Total Return Portfolio. The BlackRock Bond Fund was subsequently renamed the BlackRock Total Return Portfolio. At December 31, 2007 there were 33 investment options in the Plan.

During the year ended December 31, 2007, the Plan’s investments (including investments bought, sold and held during each year) appreciated (depreciated) in value as follows:

Common stock	\$(669,788,715)
Registered investment companies	(46,296,846)
Common collective trusts	<u>19,636,125</u>
Net depreciation in fair value of investments	<u><u>\$(696,449,436)</u></u>

The values of individual investments that represent 5% or more of the Plan’s assets available for benefits at December 31, 2007 and 2006 are as follows:

	2007	2006
Merrill Lynch & Co., Inc. Common Stock	\$970,276,533	\$1,528,308,452
BlackRock:		
Registered investment companies:		
Basic Value Fund Class I	419,980,388	443,857,551
Premier Institutional Fund	382,671,416	369,206,371
Global Allocation Fund Class I	626,221,892	486,951,892
Common Collective Trust-		
Merrill Lynch Retirement Preservation Trust*	238,065,112	296,880,943

* Represents 5% or more of Plan assets as of December 31, 2006.

4. EXEMPT PARTY-IN-INTEREST TRANSACTIONS

Merrill Lynch Trust Company, FSB, a federally chartered savings bank affiliated with the Company, is the trustee of the Plan (the “Trustee”). Additionally, certain mutual funds offered as investment options under the Plan are managed by Merrill Lynch Investment

Managers, L.P., an affiliate of the Company. Consequently, parties-in-interest may nominally participate in certain transactions involving Plan assets.

The Retirement Group, a division of Merrill Lynch, Pierce, Fenner & Smith Incorporated (“MLPF&S”), a subsidiary of the Company; and Merrill Lynch Trust Company, FSB perform administrative services for the Plan. Employees of these affiliates may also be participants in the Plan. Certain other administrative functions are performed by employees of the Company who may also be participants in the Plan. No such employee receives compensation from the Plan. Fees paid by the Plan for investment management services are depicted in the mutual fund prospectus in the designated investment options and were included as a reduction of the return earned on such fund.

These transactions are not deemed prohibited party-in-interest transactions, because they are covered by statutory and administrative exemptions from the Internal Revenue Code (“IRC”)’s and ERISA’s rules on prohibited transactions.

At December 31, 2007 and 2006, the Plan held 18,075,196 and 16,415,773 units, respectively, of common stock of Merrill Lynch & Co., Inc., the sponsoring employer, with a cost basis of \$860,842,041 and \$673,482,462. During the year ended December 31, 2007, the Plan recorded dividend income of \$23,761,193 for the common stock of Merrill Lynch & Co., Inc.

5. ADMINISTRATIVE EXPENSES

Plan expenses, including expenses of the Investment Committee and the Trustee, to the extent not paid by the Plan, are paid by the Company.

6. PLAN TERMINATION

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of termination of the Plan, participant notional account balances become fully vested, no further allocations shall be made, and no eligible employee shall become a participant after the date of termination.

7. FEDERAL INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by letter dated July 22, 2002 that the Plan and related trust are designed in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter; however, the Plan administrator believes that the Plan is currently designed and operated in compliance with the applicable requirements of the IRC.

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of assets available for benefits per the financial statements to the Form 5500 as of December 31, 2007 and 2006.

Statement of assets available for benefits:	2007	2006
Assets available for benefits per the financial statements	\$5,396,721,293	\$5,581,886,156
Adjustment from contract value to fair value	<u>(2,142,586)</u>	<u>(5,937,619)</u>
Assets available for benefits per the Form 5500, at fair value	<u>\$5,394,578,707</u>	<u>\$5,575,948,537</u>

For the year ended December 31, 2007, the following is a reconciliation of changes in assets available for benefits per the financial statements to the Form 5500:

Statement of changes in assets available for benefits:	
Net decrease in assets per the financial statements	\$(185,164,863)
Adjustment from contract value to fair value	<u>3,795,033</u>
Net income per the Form 5500	<u>\$(181,369,830)</u>

**MERRILL LYNCH & CO., INC.
401(k) SAVINGS & INVESTMENT PLAN**

**FORM 5500, SCHEDULE H, PART IV, LINE 4i -
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2007**

(a)	(b)(c) Description of Investment, Including Maturity Date and Rate of Interest	Number of Shares	(e) Current Value
COMMON STOCK:			
	*Merrill Lynch & Co., Inc.	18,075,196	\$ 970,276,533
COMMON / COLLECTIVE TRUSTS:			
*Merrill Lynch:			
	Aggregate Bond Index Tier3	1,467,570	26,636,393
	Equity Index Trust III	1,911,212	226,287,498
	International Index Tier3	3,496,354	83,912,489
	Small Cap Index Tier3	1,392,585	27,406,080
	Retirement Preservation Trust	238,065,112	235,922,526
	Total Common / Collective Trusts		<u>600,164,986</u>
REGISTERED INVESTMENT COMPANIES:			
*BlackRock:			
	Balanced Capital Fund Class I	5,340,225	140,180,900
	Basic Value Fund Class I	14,083,849	419,980,388
	Developing Capital Markets Fund Class I	582,438	14,811,386
	Equity Dividend Fund Class I	5,138,916	103,600,549
	Euro Fund Class I	1,204,176	24,360,482
	Focus Twenty Fund Class I	1,787,122	4,610,775
	Focus Value Fund Class I	1,586,311	19,686,121
	Fundamental Growth Fund Class I	7,489,272	179,442,948
	Global Allocation Fund Class I	31,563,603	626,221,892
	Global Dynamic Equity Class I	5,540,872	76,851,889
	Global Growth Fund Class I	1,020,910	19,652,524
	Global Financial Service Fund Class I	115,756	1,421,488
	Global Small Cap Fund Class I	4,050,837	104,106,506
	Global Technology Fund Class I	2,546,464	21,237,509
	Healthcare Fund Class I	3,511,316	23,631,160
	High Income Fund Class I	3,065,298	15,173,227
	International Fund Class I	259,135	3,845,569
	International Value Fund Class I	3,868,570	113,929,377
	Large Cap Core Fund Class I	7,493,798	100,941,458
	Large Cap Growth Fund Class I	6,541,253	74,570,288
	Large Cap Value Fund Class I	4,172,972	78,535,326
	Latin America Fund Class I	92,910	6,118,093

(Continued)

**MERRILL LYNCH & CO., INC.
401(k) SAVINGS & INVESTMENT PLAN****FORM 5500, SCHEDULE H, PART IV, LINE 4i -
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2007**

(a)	(b) (c) Description of Investment, Including Maturity Date and Rate of Interest	Number of Shares	(e) Current Value
REGISTERED INVESTMENT COMPANIES (continued):			
	Mid-Cap Value Opportunities Portfolio I	457,699	\$ 7,208,766
	Natural Resources Trust I	195,318	13,875,408
	Pacific Fund Class I	1,111,988	31,613,813
	Premier Institutional Fund	382,671,416	382,671,416
	Short-Term Bond Fund	171,689	1,704,868
	Small Cap Growth	588,699	14,169,991
	Small Cap Growth II	1,943,237	28,002,041
	Small/Mid-Cap Growth	26,568	403,832
	Total Return Portfolio	6,957,052	79,936,526
	Utilities & Telecommunications Fund Class I	365,131	6,035,621
	Value Opportunities Fund Class I	4,894,797	100,294,389
	World Income Fund Class I	352,611	2,263,761
Other Registered Investment Companies:			
	AIM International Growth Fund	405,010	13,146,633
	Alliance Bernstein Small Cap Growth Fund Class A	95,313	2,989,960
	American Growth Fund of America	5,589,572	190,045,447
	Artisan Small Cap Fund	444,856	7,526,966
	Dodge & Cox Balanced Fund	1,322,730	107,141,116
	Evergreen Mid Cap Growth Class I	2,310,948	15,806,883
	GSIF U.S. Gov. Zero Coupon Bond 2009 Trust - Series 3	567,995	54,930,799
	GSIF U.S. Gov. Zero Coupon Bond 2014 Trust - Series 3	98,460	7,859,275
	Harbor Mid-Cap Growth Fund Inst. Class I	2,260,432	21,112,438
	HW Mid-Cap Value Fund Class I	3,894,466	79,797,605
	HW Large Cap Value Fund Class I	3,267,112	66,518,402
	HW Small Cap Value Fund Class I	1,729,328	57,448,271
	Ivy International Fund Class A	63,494	2,598,165
	MFS Research Fund	361,151	9,844,976
	Mainstay High Yield Corp Bond Fund	3,902,726	24,157,874
	Munder Large Cap Growth Fund Class A	40,708	770,200

(Continued)

MERRILL LYNCH & CO., INC.
401(k) SAVINGS & INVESTMENT PLAN

FORM 5500, SCHEDULE H, PART IV, LINE 4i -
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2007

(a)	(b) (c) Description of Investment, Including Maturity Date and Rate of Interest	Number of Shares	(e) Current Value
REGISTERED INVESTMENT COMPANIES (continued):			
	Pimco Total Return Portfolio Institutional	5,235,147	\$ 55,963,719
	Templeton Institutional	4,969,436	<u>142,125,870</u>
	Total Registered Investment Companies		3,700,874,886
TOTAL INVESTMENTS			5,271,316,405
*PARTICIPANT LOANS (maturing 2008 to 2031 at interest rates of 4% to 11%)			<u>110,407,954</u>
	Total		<u>\$ 5,381,724,359</u>

* Party-in-interest as defined by ERISA

(Concluded)

Cost information is not required for participant directed investments, and is therefore not included.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Administrative Committee (the persons who administer the employee benefit plan) has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

Merrill Lynch & Co., Inc.
401(k) Savings & Investment Plan

Date: June 26, 2008

By: /s/ Louis DiMaria

Chairman of the Administrative
Committee of the Merrill Lynch & Co., Inc.
401(k) Saving and Investment Plan

CONSENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

We consent to the incorporation by reference in Registration Statement No. 333-41425 and No. 333-85421 of Merrill Lynch & Co., Inc. (the “Registrant”) on Form S-8 of our report dated June 26, 2008, appearing in this Annual Report on Form 11-K of the Merrill Lynch & Co., Inc. 401(k) Savings & Investment Plan as of December 31, 2007 and 2006 and for the year ended December 31, 2007.

/s/ DELOITTE & TOUCHE LLP

New York, New York

June 26, 2008