
(To Prospectus Supplement and Prospectus
dated January 24, 2001)
Prospectus number: 2175

Merrill Lynch & Co., Inc.
Medium Term Notes, Series B
Due Nine Months or More from Date of Issue

Fixed Rate Notes

Principal Amount: \$250,000,000 Original Issue Date: November 20, 2001
CUSIP Number: 59018Y KS9 Stated Maturity Date: November 20, 2002

Day Count Convention:

 Actual/360
 30/360
 Actual/Actual

Initial Interest Rate: 2.40000%

Interest Reset Dates: Not Applicable

Interest Payment Dates: At Maturity

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: The Chase Manhattan Bank

Dated: November 15, 2001