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<CAPTION>

Merrill Lynch & Co., Inc.  
Statement No. 333-97937  
\$5,547,200,000  
November 6, 2002  
Merrill Lynch Core Notes Due Nine  
September 25, 2002)  
Months or More from Date of Issue

Filed under Rule 424 (b)(3), Registration

Pricing Supplement No. 10020 - dated

(To prospectus dated September 25, 2002 and prospectus supplement dated

Months or More from Date of Issue

CUSIP Survivor's Number Option	Aggregate Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Interest Rate Per Annum	Interest Payment Frequency	Stated Maturity Date
<S> <C> 5901MOBN8 Yes	<C>  \$4,190,000	<C>  100.0%	<C>  1.5000%	<C>  5.05%	<C>  Monthly	<C>  11/13/2012

Redemption Information: Redeemable at the option of Merrill Lynch & Co., Inc. on 11/15/2004 and each Interest Payment Date thereafter, at a price equal to 100%.

Merrill Lynch & Co.  
Merrill Lynch & Co., Inc. [LOGO]  
Purchasing Agent  
4 World Financial Center  
Acting as Principal  
New York, NY 10080

Trade Date: Wednesday November 6, 2002  
Tuesday November 12, 2002  
Minimum Denominations/Increments: \$1,000/\$1,000  
Original Issue Discount: No  
All trades settle without accrued interest and clear SDFS: DTC Book-Entry only  
Merrill Lynch DTC Participant Number: 5132

(1) Expressed as a percentage of the aggregate principal amount.

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