

<TABLE>

<CAPTION>

Merrill Lynch & Co., Inc.  
Statement No. 333-97937  
\$5,547,200,000  
November 27, 2002  
Merrill Lynch CoreNotes Due Nine Months  
September 25, 2002)  
or More from Date of Issue

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

Pricing Supplement No. 10024 - dated

CUSIP Maturity Number Option	Aggregate Survivor's Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Interest Rate Per Annum	Interest Payment Frequency	Stated Date
<C>	<C>	<C>	<C>	<C>	<C>	<C>
<C>						
5901M0BS7	\$1,630,000	100.0%	0.625%	2.900%	Semi-Annual	12/5/2005
Yes						

Trade Date: Wednesday November 27, 2002

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

Issue Date: December 3, 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.

</TABLE>