

Merrill Lynch & Co., Inc.

Medium Term Notes, Series B  
Due Nine Months or More from Date of Issue

Fixed Rate Notes

Principal Amount: \$25,000,000

CUSIP Number: 59018YMK4

Interest Rate: 3.01000%

Original Issue Date: March 27, 2002

Stated Maturity Date: April 2, 2003

Interest Payment Dates: At Maturity

Day Count: Interest on the Notes will accrue on the basis of a 360-day year, and the actual number of days elapsed.

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: JP Morgan Chase Bank

Dated: March 22, 2002