

<TABLE>
 <CAPTION>
 Merrill Lynch & Co., Inc. Filed under Rule 424 (b) (3), Registration
 Statement No. 333-97937
 \$5,847,200,000 Pricing Supplement No. 10029 - dated
 February 5, 2003
 Merrill Lynch Notes Due Nine Months (To prospectus dated September 25, 2002 and prospectus supplement dated
 September 25, 2002)
 or More from Date of Issue

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>
5901M0BX6 2/11/2008	\$1,194,000 Yes	100.0%	1.0000%	3.60%	Monthly	

Redemption Information: Redeemable at the option of Merrill Lynch & Co., Inc. on 2/15/2004 and each Interest Payment Date thereafter, at a price equal to 100%.

Trade Date: Wednesday February 5, 2003
 Issue Date: Monday February 10, 2003
 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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