

Merrill Lynch & Co., Inc.  
95 Greene Street  
Jersey City, New Jersey 07302

October 12, 2003

[LOGO] MERRILL LYNCH

OFICS Filer Support  
SEC Operations Center  
6432 General Green Way  
Alexandria, Virginia 22312-2413

Attention: 1933 Act Filing Desk

Re: Registration Statement No. 333-97937

With reference to the above captioned Registration Statement and in compliance with Rule 424(b)(3) adopted under the Securities Act of 1933, as amended, we enclose herewith for filing, one copy, marked as required, one Prospectus and Prospectus supplement dated September 25, 2002 relating to Merrill Lynch & Co., Inc. CoreNotes(SM) to be used on and after this date. In addition, please reference that this note is not listed on any exchange.

Very truly yours,

/s/ Mark Youngclaus

Mark Youngclaus  
Vice President

<TABLE>  
<CAPTION>  
Merrill Lynch & Co., Inc. Filed under Rule 424 (b) (3), Registration  
Statement No. 333-97937  
\$5,547,200,000 Pricing Supplement No. 10039 -  
dated April 3, 2003  
Merrill Lynch CoreNotes(SM) (To prospectus dated September 25, 2002 and prospectus supplement dated  
September 25, 2002)

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
<C> <C> 5901M0CH0 Yes	<C> \$364,000	<C> 100.0%	<C> 1.0000%	<C> 3.35%	<C> Monthly	<C> 4/14/2008

Trade Date: Wednesday April 3, 2003  
Merrill Lynch & Co. Issue Date: Monday April 14, 2003  
Merrill Lynch & Co., Inc. [LOGO] Purchasing Agent  
4 World Financial Center Minimum Denominations/Increments: \$1,000/\$1,000  
Acting as Principal  
New York, NY 10080  
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.  
"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.

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