

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

May 21, 2004

[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. 333-109802

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 Supplement and Prospectus supplement dated November 26, 2003 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.
Statement No. 333-109802
\$34,218,265,000
Statement No. 333-109802
Merrill Lynch CoreNotesSM
November 26, 2003)

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

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(To Prospectus Supplement and Prospectus supplement dated

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> 5901M0EF2 Yes	<C> \$3,595,000	<C> 100.0%	<C> 1.2000%	<C> 4.45%	<C> Monthly	<C> 5/10/2011

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

Trade Date: Wednesday May 5, 2004

Issue Date: Monday May 10, 2004

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: 161

(1) Expressed as a percentage of the aggregate principal amount.
"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.

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