PROSPECTUS SUPPLEMENT
(To Prospectus Supplement and Prospectus dated November 26, 2003)
Prospectus Supplement Number: 2386

File No. 333-109802
Rule 424(b)(3)

Merrill Lynch & Co., Inc.

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

Fixed Rate Notes

Principal Amount:	$10,000,000
Issue Price:	100.05%
CUSIP Number:	59018YTX9
Interest Rate:	3.94500%
Original Issue Date:	July 13, 2004
Stated Maturity Date:	July 13, 2007
Interest Payment Dates:	Annually on the 13th of July, commencing on July 13th, 2005 subject to following business day convention.
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:	JPMorgan Chase Bank
Commission	0.05%
Dated:	June 17, 2004

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

June 17, 2004

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

Attention: 1933 Act Filing Desk

Re: Registration Statement No. 333-105098

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 June 3, 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