

MERRILL LYNCH & CO., INC.
\$34,218,265,000
Merrill Lynch CoreNotesSM

Filed under Rule 424 (b) (3), Registration Statement No. 333-109802
(To Prospectus Supplement and Prospectus supplement dated November 26, 2003)

<TABLE> <CAPTION>							
CUSIP	AGGREGATE	PRICE TO	PURCHASING	INTEREST RATE	INTEREST PAYMENT	STATED MATURITY	
SURVIVOR'S							
NUMBER	PRINCIPAL AMOUNT	PUBLIC/(1)/	AGENT'S DISCOUNT/(1)/	PER ANNUM	FREQUENCY	DATE	
OPTION							
<S>	<C>	<C>	<C>	<C>	<C>	<C>	
<C>							
5901M0FC8	\$ 3,455,000	100.0%	1.2000%	4.10%	Monthly	11/1/2011	
Yes							

<TABLE>		
<S>	<C>	<C>
LYNCH & CO.	Trade Date: Wednesday October 27, 2004	MERRILL
[LOGO OF MERRILL LYNCH & CO., INC.]	Issue Date: Monday November 1, 2004	
Purchasing Agent	Minimum Denominations/Increments: \$1,000/\$1,000	Acting as
4 World Financial Center	Original Issue Discount: No	
Principal	All trades settle without accrued interest and	
New York, NY 10080	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.