

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 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>	<C>	<C>	<C>	<C>	<C>
<C> 5901M0FB0 Yes	\$ 3,059,000	100.0%	1.2000%	4.20%	Monthly	10/25/2011

<TABLE> <S> LYNCH & CO. [LOGO OF MERRILL LYNCH & CO., INC.] Purchasing Agent 4 World Financial Center Principal New York, NY 10080	<C> Trade Date: Wednesday October 20, 2004 Issue Date: Monday October 25, 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	<C> MERRILL Acting as
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(1) Expressed as a percentage of the aggregate principal amount.
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