

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

Filed under Rule 424 (b) (3), Registration Statement No. 333-109802  
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(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
5901M0EZ8	\$ 3,265,000	100.0%	1.2000%	4.25%	Monthly	9/27/2011

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LYNCH & CO. [LOGO OF MERRILL LYNCH & CO., INC.] Purchasing Agent 4 World Financial Center Principal New York, NY 10080	<C> Trade Date: Wednesday September 22, 2004 Issue Date: Monday September 27, 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.  
"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.