

Dear Sir/Madam

I would like to make the submissions below and attached to the current Productivity Commission Inquiry into Bilateral and Regional Trade Agreements. They deal with superannuation and related fund investment policy and supporting education respectively. They address the following terms of reference of the Bilateral and Regional Trade Agreement inquiry:

Potential for trade agreements to facilitate adjustment to global economic developments and to promote regional integration

Scope for Australia's trade agreements to reduce trade and investment barriers of trading partners or to promote structural reform and productivity growth in partner countries.

I would also be grateful if you would send a hard copy of any issues paper you produce to me below:

Thank you. You can find related information at www.Carolodonnell.com.au

Carol O'Donnell

Note: The following attachments were provided with this submission and are available from the Commission by request:

1. INCAPABLE OF DOING IT FOR THEMSELVES: A SUBMISSION TO THE REVIEW OF AUSTRALIA'S SUPERANNUATION SYSTEM (2009)
2. FINAL SUBMISSION TO THE FINANCIAL SERVICES INQUIRY OF THE VICTORIAN COMPETITION AND EFFICIENCY COMMISSION