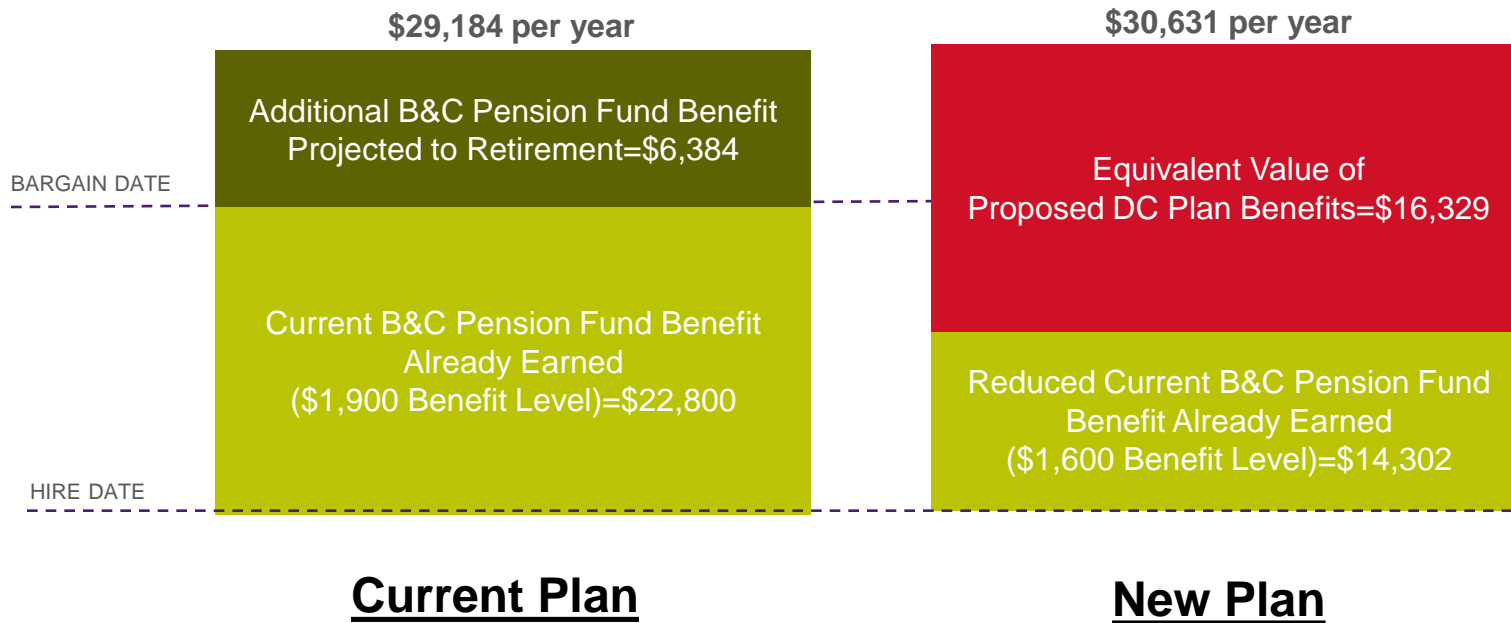


Sample Retirement Comparison: Age 55 With 25 Years B&C Pension Fund versus Proposed DC Plan, Continued



Sample Retirement Comparison: Age 55 With 25 Years B&C Pension Fund versus Proposed DC Plan

Age	Service	Annual Accrued B&C Pension Fund Benefit Payable at 62	Mondelēz Provided Account	Investment Return on Account Balance at 7%/Year	Basic Annual Contribution	Transition & Restoration Contributions
55	25	\$22,800	\$0	\$0	\$7,500	\$17,000
56	26	\$23,712	\$24,500	\$1,715	\$7,500	\$17,000
57	27	\$24,624	\$50,715	\$3,550	\$7,500	\$17,000
58	28	\$25,536	\$78,765	\$5,514	\$7,500	\$17,000

Age	Service	Annual Accrued B&C Pension Fund Benefit Payable at 62	Mondelēz Provided Account	Investment Return on Account Balance at 7%/Year	Basic Annual Contribution	Transition & Restoration Contributions
59	29	\$26,448	\$108,779	\$7,615	\$7,500	\$17,000
60	30	\$27,360	\$140,894	\$9,863	\$9,000	\$0
61	31	\$28,272	\$159,757	\$11,183	\$9,000	\$0
62	32	\$29,184	\$179,940			

\$768 = \$64 x 12: annual pension benefit accrued per year of service in the B&C Pension Fund.

Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this **\$29,184** to the **Total Benefit** in the table below.

Accrued B&C Pension Fund Benefit (\$768 x 25 x .7449)*	\$14,302
DC Plan Benefit	+ \$16,329
New Plan Total Benefit at Retirement	\$30,631

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 62 account balance is **\$16,329** per year