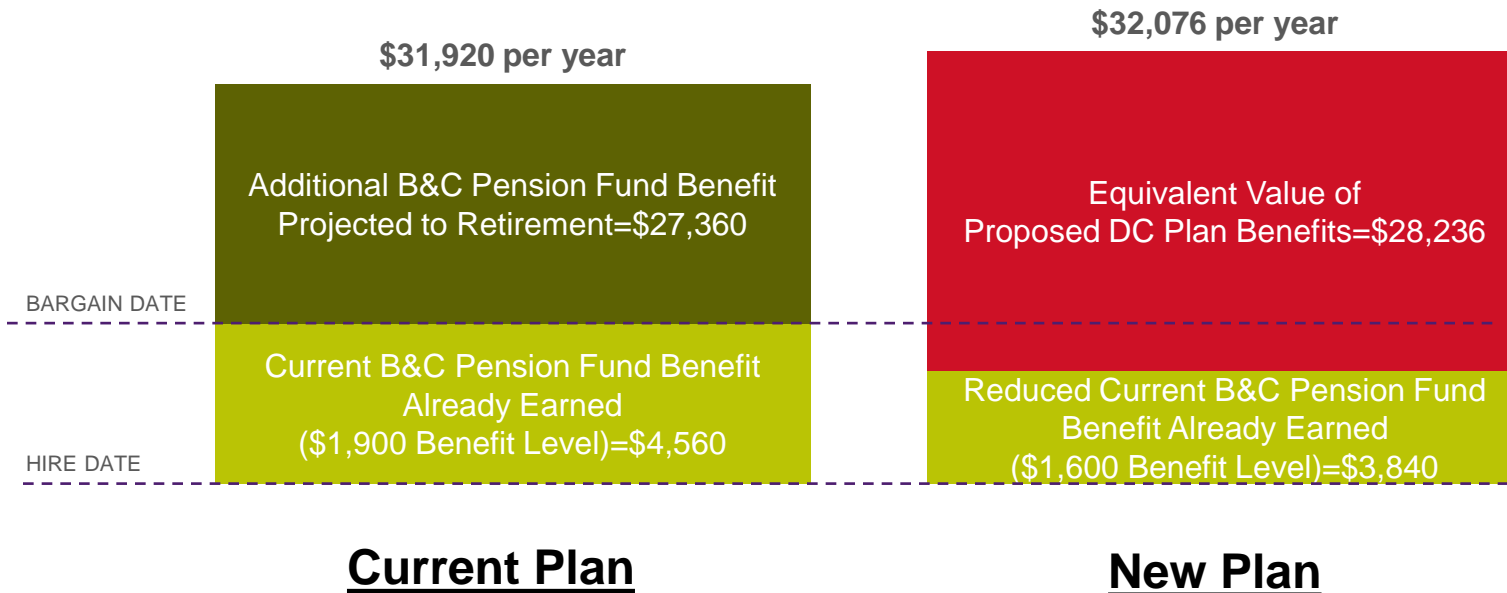


Sample Retirement Comparison: Age 35 With 5 Years B&C Pension Fund versus Proposed DC Plan, Continued



Sample Retirement Comparison: Age 35 With 5 Years B&C Pension Fund versus Proposed DC Plan

Age	Service	Annual Accrued B&C Pension Fund Benefit Payable at 65	Mondelēz Provided Account	Investment Return on Account Balance at 7% / Year	Annual Contribution	Restoration Contribution
35	5	\$4,560	\$0	\$0	\$1,500	\$240
36	6	\$5,472	\$1,740	\$122	\$1,500	\$240
37	7	\$6,384	\$3,602	\$252	\$1,500	\$240
38	8	\$7,296	\$5,594	\$392	\$1,500	\$240
39	9	\$8,208	\$7,726	\$541	\$1,500	\$240
40	10	\$9,120	\$10,007	\$700	\$2,000	\$0
41	11	\$10,032	\$12,707	\$889	\$2,000	\$0
42	12	\$10,944	\$15,596	\$1,092	\$2,000	\$0
43	13	\$11,856	\$18,688	\$1,308	\$2,000	\$0
44	14	\$12,768	\$21,996	\$1,540	\$2,000	\$0
45	15	\$13,680	\$25,536	\$1,788	\$3,000	\$0
46	16	\$14,592	\$30,324	\$2,123	\$3,000	\$0
47	17	\$15,504	\$35,447	\$2,481	\$3,000	\$0
48	18	\$16,416	\$40,928	\$2,865	\$3,000	\$0
49	19	\$17,328	\$46,793	\$3,276	\$3,000	\$0
50	20	\$18,240	\$53,069	\$3,715	\$4,000	\$0

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



Accrued B&C Pension Fund Benefit (\$768 x 5)	\$3,840
DC Plan Benefit	+ \$28,236
New Plan Total Benefit At Retirement	\$32,076



Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$28,236** per year

Age	Service	Annual Accrued B&C Pension Fund Benefit Payable at 65	Mondelēz Provided Account	Investment Return on Account Balance at 7% / Year	Annual Contribution	Restoration Contribution
51	21	\$19,152	\$60,784	\$4,255	\$4,000	\$0
52	22	\$20,064	\$69,039	\$4,833	\$4,000	\$0
53	23	\$20,976	\$77,872	\$5,451	\$4,000	\$0
54	24	\$21,888	\$87,323	\$6,113	\$4,000	\$0
55	25	\$22,800	\$97,436	\$6,821	\$6,250	\$0
56	26	\$23,712	\$110,507	\$7,735	\$6,250	\$0
57	27	\$24,624	\$124,492	\$8,714	\$6,250	\$0
58	28	\$25,536	\$139,456	\$9,762	\$6,250	\$0
59	29	\$26,448	\$155,468	\$10,883	\$6,250	\$0
60	30	\$27,360	\$172,601	\$12,082	\$9,000	\$0
61	31	\$28,272	\$193,683	\$13,558	\$9,000	\$0
62	32	\$29,184	\$216,241	\$15,137	\$9,000	\$0
63	33	\$30,096	\$240,378	\$16,826	\$9,000	\$0
64	34	\$31,008	\$266,204	\$18,634	\$9,000	\$0
65	35	\$31,920	\$293,838			



Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this \$31,920 to the **Total Benefit** in the table below.