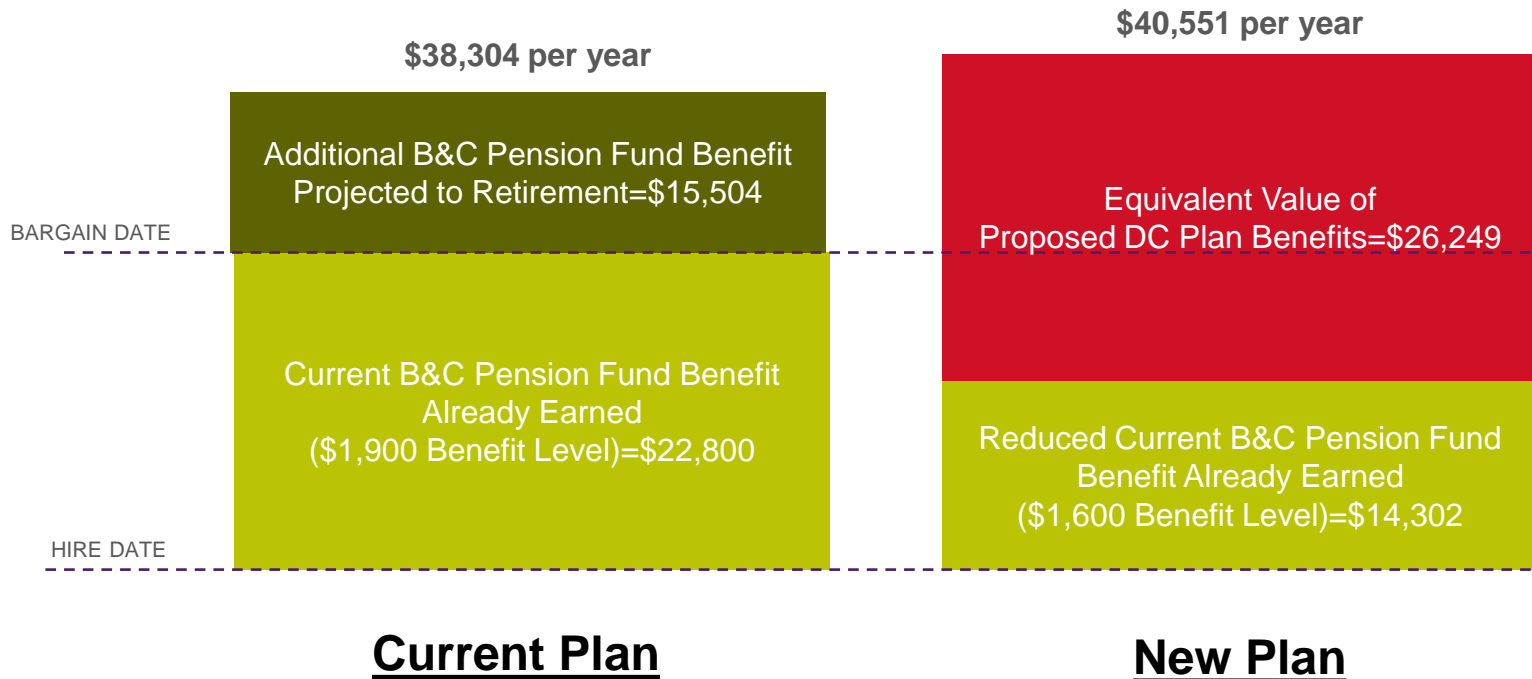


# Sample Retirement Comparison: Age 45 With 25 Years B&C Pension Fund versus Proposed DC Plan, Continued



# Sample Retirement Comparison: Age 45 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
45	25	\$22,800	\$0	\$0	\$3,750	\$9,775
46	26	\$23,712	\$13,525	\$947	\$3,750	\$9,775
47	27	\$24,624	\$27,997	\$1,960	\$3,750	\$9,775
48	28	\$25,536	\$43,482	\$3,044	\$3,750	\$9,775
49	29	\$26,448	\$60,051	\$4,204	\$3,750	\$9,775
50	30	\$27,360	\$77,780	\$5,445	\$5,000	\$0
51	31	\$28,272	\$88,225	\$6,176	\$5,000	\$0
52	32	\$29,184	\$99,401	\$6,958	\$5,000	\$0
53	33	\$30,096	\$111,359	\$7,795	\$5,000	\$0
54	34	\$31,008	\$124,154	\$8,691	\$5,000	\$0

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

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	35	\$31,920	\$137,845	\$9,649	\$7,500	\$0
56	36	\$32,832	\$154,994	\$10,850	\$7,500	\$0
57	37	\$33,744	\$173,344	\$12,134	\$7,500	\$0
58	38	\$34,656	\$192,978	\$13,508	\$7,500	\$0
59	39	\$35,568	\$213,986	\$14,979	\$7,500	\$0
60	40	\$36,480	\$236,465	\$16,553	\$9,000	\$0
61	41	\$37,392	\$262,018	\$18,341	\$9,000	\$0
62	42	<b>\$38,304</b>	<b>\$289,359</b>			

Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this \$38,304 to the **Total Benefit** in the table below.

Accrued B&C Pension Fund Benefit  
(\$768 x 25 x .7449)\*

**\$14,302**

DC Plan Benefit

**+ \$26,249**

**New Plan Total Benefit at Retirement**

**\$40,551**

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 62 account balance is **\$26,249** per year



\* Frozen accrued B&C fund benefit at \$1,600 Benefit Level is subject to reduction for retirement before age 65 if Mondelēz withdraws from the plan.

