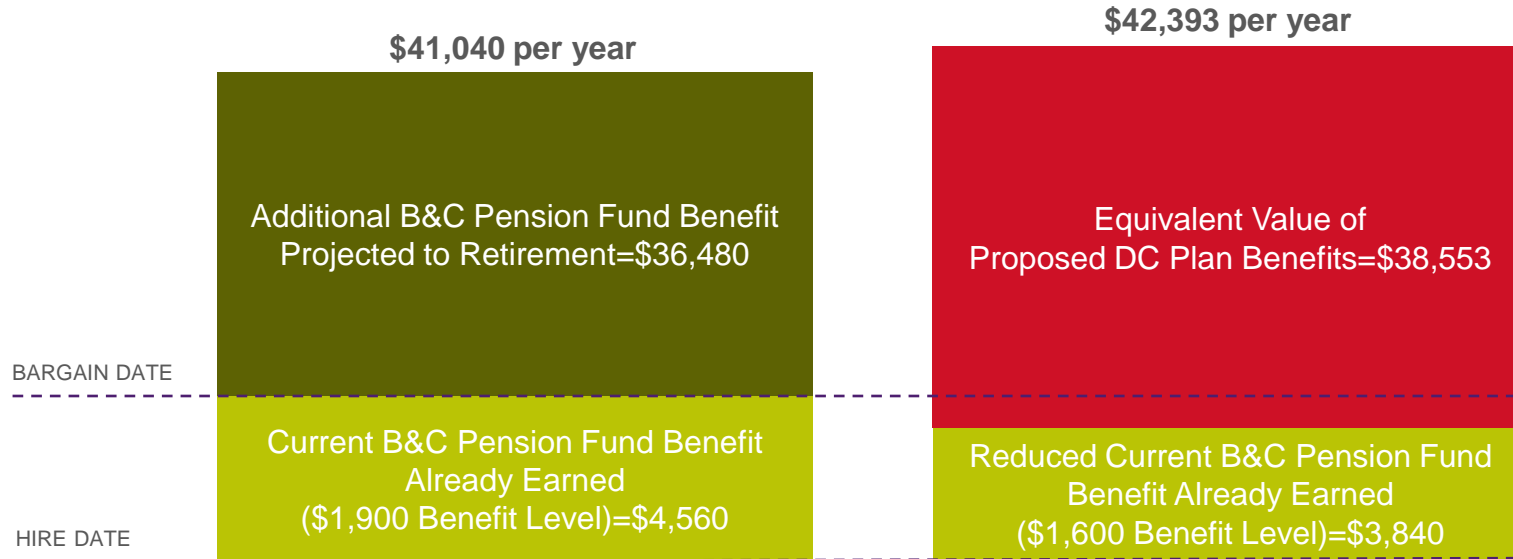


Sample Retirement Comparison: Age 25 With 5 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$41,040
VS.	
Vested B&C Pension Fund Benefit	\$3,840
DC Plan Benefit	+ \$38,553
Projected Total Benefit under New Plan	\$42,393

Sample Retirement Comparison: Age 25 With 5 Years B&C Pension Fund vs. Proposed DC Plan: Details

Age	Service	Annual Accrued B&C Pension Fund Benefit Payable at 65	Mondelēz Provided Account	Basic Annual Contribution	Restoration Contribution	Investment Return at 7%/Year
25	5	\$4,560	\$0	\$750	\$120	\$30
26	6	\$5,472	\$900	\$750	\$120	\$93
27	7	\$6,384	\$1,863	\$750	\$120	\$160
28	8	\$7,296	\$2,893	\$750	\$120	\$233
29	9	\$8,208	\$3,996	\$750	\$120	\$310
30	10	\$9,120	\$5,176	\$1,100	\$0	\$400
31	11	\$10,032	\$6,676	\$1,100	\$0	\$505
32	12	\$10,944	\$8,281	\$1,100	\$0	\$618
33	13	\$11,856	\$9,999	\$1,100	\$0	\$738
34	14	\$12,768	\$11,837	\$1,100	\$0	\$867
35	15	\$13,680	\$13,804	\$1,500	\$0	\$1,018
36	16	\$14,592	\$16,322	\$1,500	\$0	\$1,195
37	17	\$15,504	\$19,017	\$1,500	\$0	\$1,383
38	18	\$16,416	\$21,900	\$1,500	\$0	\$1,585
39	19	\$17,328	\$24,985	\$1,500	\$0	\$1,801
40	20	\$18,240	\$28,286	\$2,000	\$0	\$2,049
41	21	\$19,152	\$32,335	\$2,000	\$0	\$2,332
42	22	\$20,064	\$36,667	\$2,000	\$0	\$2,636
43	23	\$20,976	\$41,303	\$2,000	\$0	\$2,960
44	24	\$21,888	\$46,263	\$2,000	\$0	\$3,307
45	25	\$22,800	\$51,570	\$3,000	\$0	\$3,713
46	26	\$23,712	\$58,283	\$3,000	\$0	\$4,183

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

Vested B&C Pension Fund Benefit

\$768 x 5

DC Plan Benefit

Projected Total Benefit under New Plan

\$3,840

+ \$38,553

\$42,393

Age	Service	Annual Accrued B&C Pension Fund Benefit Payable at 65	Mondelēz Provided Account	Basic Annual Contribution	Restoration Contribution	Investment Return at 7%/Year
47	27	\$24,624	\$65,466	\$3,000	\$0	\$4,686
48	28	\$25,536	\$73,152	\$3,000	\$0	\$5,224
49	29	\$26,448	\$81,376	\$3,000	\$0	\$5,799
50	30	\$27,360	\$90,175	\$4,000	\$0	\$6,450
51	31	\$28,272	\$100,625	\$4,000	\$0	\$7,182
52	32	\$29,184	\$111,807	\$4,000	\$0	\$7,964
53	33	\$30,096	\$123,771	\$4,000	\$0	\$8,802
54	34	\$31,008	\$136,573	\$4,000	\$0	\$9,698
55	35	\$31,920	\$150,271	\$6,250	\$0	\$10,734
56	36	\$32,832	\$167,255	\$6,250	\$0	\$11,923
57	37	\$33,744	\$185,428	\$6,250	\$0	\$13,195
58	38	\$34,656	\$204,873	\$6,250	\$0	\$14,556
59	39	\$35,568	\$225,679	\$6,250	\$0	\$16,013
60	40	\$36,480	\$247,942	\$9,000	\$0	\$17,666
61	41	\$37,392	\$274,608	\$9,000	\$0	\$19,533
62	42	\$38,304	\$303,141	\$9,000	\$0	\$21,530
63	43	\$39,216	\$333,671	\$9,000	\$0	\$23,667
64	44	\$40,128	\$366,338	\$9,000	\$0	\$25,954
65	45	\$41,040	\$401,292			

Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this **\$41,040** to the **Total Benefit** in the table below.

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$38,553** per year

B&C Pension Fund vs. Proposed DC Plan: Assumptions and Notices

The attached charts have been prepared for illustrative purposes only and are not intended to represent any specific individual employee or related benefits. The results shown are estimates; they are not intended to represent any guarantee of future benefits. All information shown regarding benefits under the B&C Pension Fund is based on our understanding of the B&C Fund's current plan rules. Benefits that may be payable from the Fund will be determined only by the Fund itself, in accordance with the Fund's rules and based on data maintained by the Fund.

Important Notes Regarding Assumptions

1. Retirement is assumed to occur at age 65 or at current age plus 5 years, if later.
2. The Projected B&C Fund Benefit is based on our understanding of the B&C Fund's current plan provisions.
3. The enhanced TIP plan contributions under the Mondelez Proposed plan are assumed to grow at 7%/year.
4. The estimated lump sum at retirement under the Mondelez Proposed plan is shown as a monthly annuity, solely for comparative purposes, based on a 7% interest rate and the mortality assumption used by the B&C Fund.
5. Employee contributions and Company match payments on those contributions are available under the same terms for both the current and proposed options. Therefore, they are NOT considered in the estimated results under any alternative.