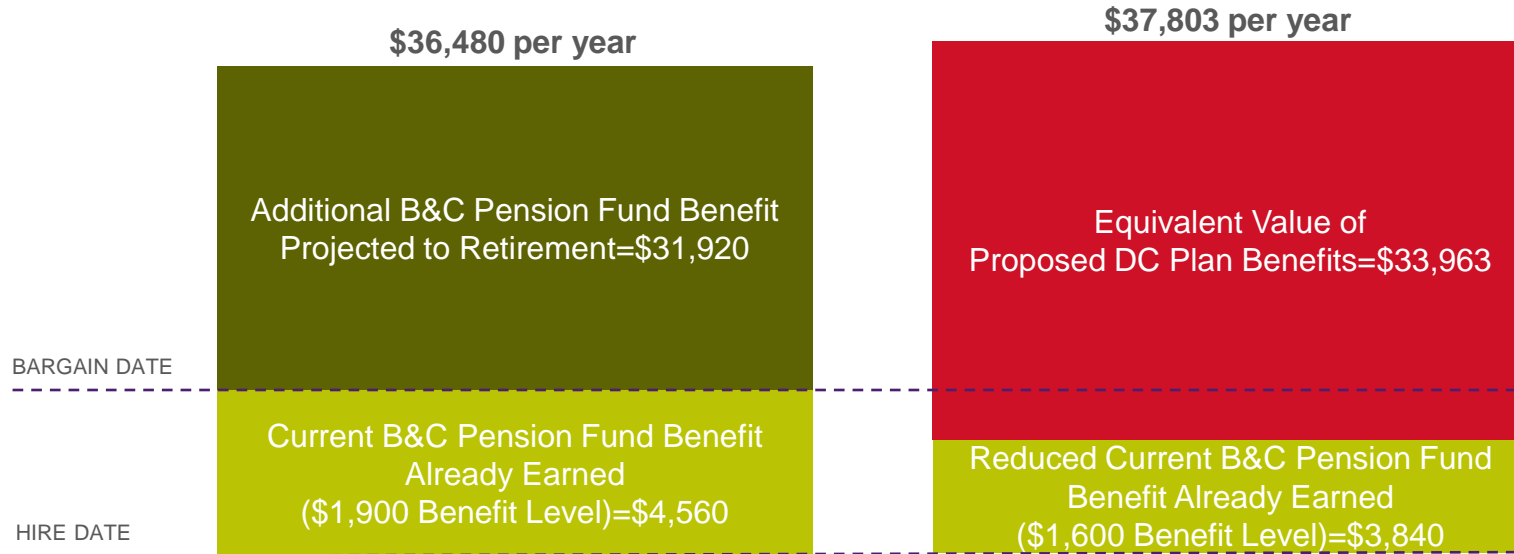


Sample Retirement Comparison: Age 30 With 5 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$36,480
vs.	
Vested B&C Pension Fund Benefit	\$3,840
DC Plan Benefit	+ \$33,963
Projected Total Benefit under New Plan	\$37,803

Sample Retirement Comparison: Age 30 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
30	5	\$4,560	\$0	\$1,100	\$165	\$44
31	6	\$5,472	\$1,309	\$1,100	\$165	\$136
32	7	\$6,384	\$2,710	\$1,100	\$165	\$234
33	8	\$7,296	\$4,209	\$1,100	\$165	\$339
34	9	\$8,208	\$5,813	\$1,100	\$165	\$451
35	10	\$9,120	\$7,529	\$1,500	\$0	\$579
36	11	\$10,032	\$9,608	\$1,500	\$0	\$725
37	12	\$10,944	\$11,833	\$1,500	\$0	\$880
38	13	\$11,856	\$14,213	\$1,500	\$0	\$1,047
39	14	\$12,768	\$16,760	\$1,500	\$0	\$1,225
40	15	\$13,680	\$19,485	\$2,000	\$0	\$1,433
41	16	\$14,592	\$22,918	\$2,000	\$0	\$1,673
42	17	\$15,504	\$26,591	\$2,000	\$0	\$1,930
43	18	\$16,416	\$30,521	\$2,000	\$0	\$2,205
44	19	\$17,328	\$34,726	\$2,000	\$0	\$2,500
45	20	\$18,240	\$39,226	\$3,000	\$0	\$2,849
46	21	\$19,152	\$45,075	\$3,000	\$0	\$3,258
47	22	\$20,064	\$51,333	\$3,000	\$0	\$3,696
48	23	\$20,976	\$58,029	\$3,000	\$0	\$4,165
49	24	\$21,888	\$65,194	\$3,000	\$0	\$4,667

\$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

+ \$33,963

\$37,803

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
50	25	\$22,800	\$72,861	\$4,000	\$0	\$5,238
51	26	\$23,712	\$82,099	\$4,000	\$0	\$5,885
52	27	\$24,624	\$91,984	\$4,000	\$0	\$6,577
53	28	\$25,536	\$102,561	\$4,000	\$0	\$7,317
54	29	\$26,448	\$113,878	\$4,000	\$0	\$8,109
55	30	\$27,360	\$125,987	\$6,250	\$0	\$9,034
56	31	\$28,272	\$141,271	\$6,250	\$0	\$10,104
57	32	\$29,184	\$157,625	\$6,250	\$0	\$11,249
58	33	\$30,096	\$175,124	\$6,250	\$0	\$12,474
59	34	\$31,008	\$193,848	\$6,250	\$0	\$13,784
60	35	\$31,920	\$213,882	\$9,000	\$0	\$15,282
61	36	\$32,832	\$238,164	\$9,000	\$0	\$16,981
62	37	\$33,744	\$264,145	\$9,000	\$0	\$18,800
63	38	\$34,656	\$291,945	\$9,000	\$0	\$20,746
64	39	\$35,568	\$321,691	\$9,000	\$0	\$22,828
65	40	\$36,480	\$353,519			

Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this **\$36,480** to the **Total Benefit** in the table below.

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$33,963** per year



Refer to Page 3 for important notes regarding assumptions used in this example.



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.