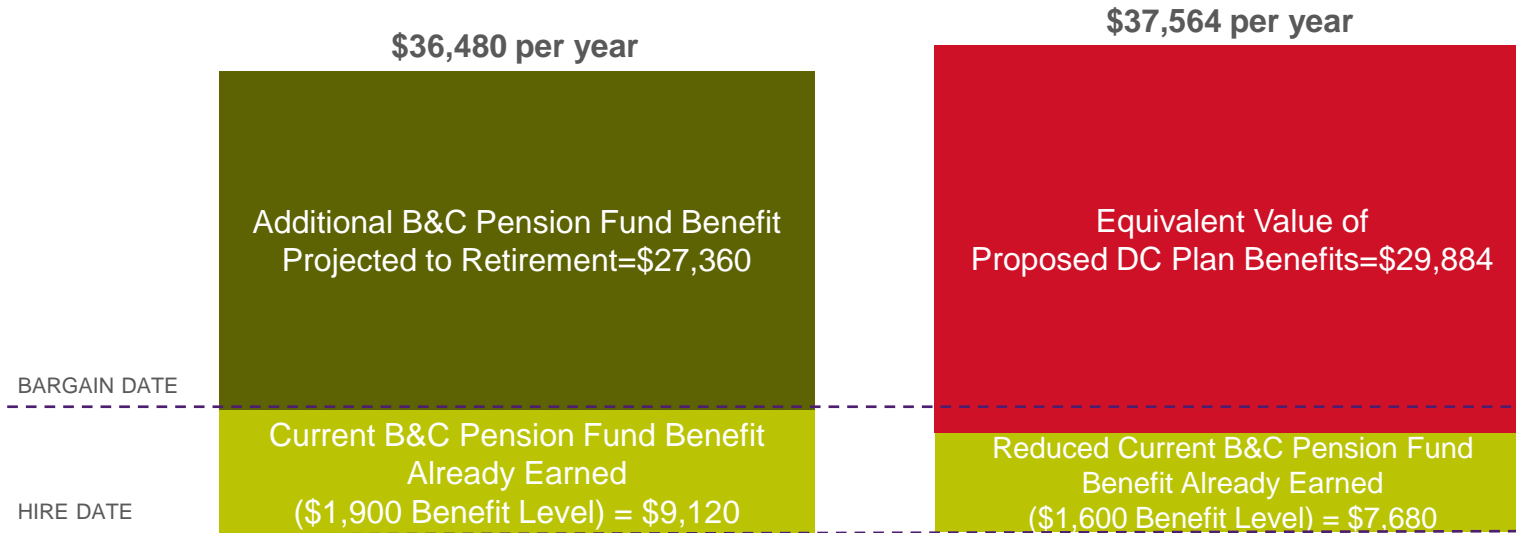


Sample Retirement Comparison: Age 35 With 10 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$36,480
vs.	
Vested B&C Pension Fund Benefit	\$7,680
DC Plan Benefit	+ \$29,884
Projected Total Benefit under New Plan	\$37,564

Sample Retirement Comparison: Age 35 With 10 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
35	10	\$9,120	\$0	\$1,500	\$460	\$68
36	11	\$10,032	\$2,028	\$1,500	\$460	\$210
37	12	\$10,944	\$4,198	\$1,500	\$460	\$362
38	13	\$11,856	\$6,520	\$1,500	\$460	\$524
39	14	\$12,768	\$9,004	\$1,500	\$460	\$698
40	15	\$13,680	\$11,662	\$2,000	\$0	\$885
41	16	\$14,592	\$14,547	\$2,000	\$0	\$1,087
42	17	\$15,504	\$17,634	\$2,000	\$0	\$1,303
43	18	\$16,416	\$20,937	\$2,000	\$0	\$1,535
44	19	\$17,328	\$24,472	\$2,000	\$0	\$1,782
45	20	\$18,240	\$28,254	\$3,000	\$0	\$2,081
46	21	\$19,152	\$33,335	\$3,000	\$0	\$2,436
47	22	\$20,064	\$38,771	\$3,000	\$0	\$2,817
48	23	\$20,976	\$44,588	\$3,000	\$0	\$3,224
49	24	\$21,888	\$50,812	\$3,000	\$0	\$3,660
50	25	\$22,800	\$57,472	\$4,000	\$0	\$4,161

\$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 65	Mondelēz Provided Account	Basic Annual Contribution	Restoration Contribution	Investment Return at 7%/Year
51	26	\$23,712	\$65,633	\$4,000	\$0	\$4,732
52	27	\$24,624	\$74,365	\$4,000	\$0	\$5,344
53	28	\$25,536	\$83,709	\$4,000	\$0	\$5,998
54	29	\$26,448	\$93,707	\$4,000	\$0	\$6,697
55	30	\$27,360	\$104,404	\$6,250	\$0	\$7,523
56	31	\$28,272	\$118,177	\$6,250	\$0	\$8,487
57	32	\$29,184	\$132,914	\$6,250	\$0	\$9,519
58	33	\$30,096	\$148,683	\$6,250	\$0	\$10,623
59	34	\$31,008	\$165,556	\$6,250	\$0	\$11,804
60	35	\$31,920	\$183,610	\$9,000	\$0	\$13,163
61	36	\$32,832	\$205,773	\$9,000	\$0	\$14,714
62	37	\$33,744	\$229,487	\$9,000	\$0	\$16,374
63	38	\$34,656	\$254,861	\$9,000	\$0	\$18,150
64	39	\$35,568	\$282,011	\$9,000	\$0	\$20,051
65	40	\$36,480	\$311,062			

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.

Vested B&C Pension Fund Benefit

\$768 x 10

DC Plan Benefit

Projected Total Benefit under New Plan

\$7,680

+ \$29,884

\$37,564

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$29,884** 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.