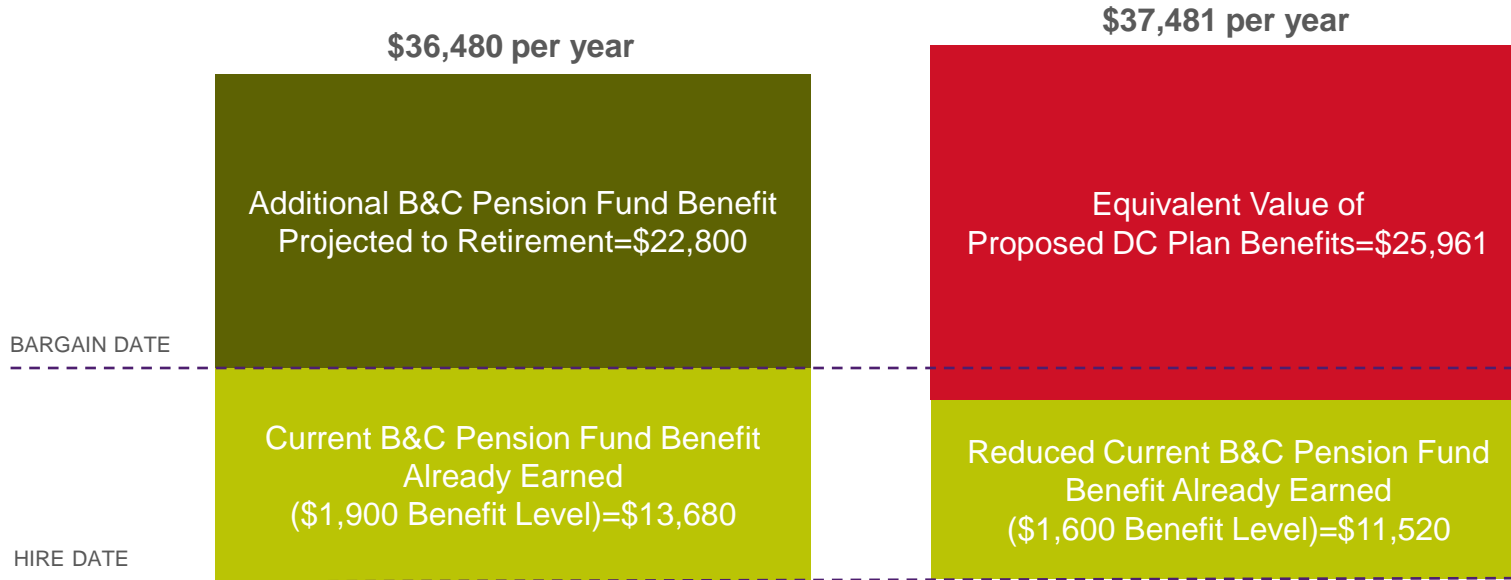


Sample Retirement Comparison: Age 40 With 15 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$36,480
vs.	
Vested B&C Pension Fund Benefit	\$11,520
DC Plan Benefit	+ \$25,961
Projected Total Benefit under New Plan	\$37,481

Sample Retirement Comparison: Age 40 With 15 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
40	15	\$13,680	\$0	\$2,000	\$975	\$103
41	16	\$14,592	\$3,078	\$2,000	\$975	\$318
42	17	\$15,504	\$6,371	\$2,000	\$975	\$549
43	18	\$16,416	\$9,895	\$2,000	\$975	\$796
44	19	\$17,328	\$13,666	\$2,000	\$975	\$1,060
45	20	\$18,240	\$17,701	\$3,000	\$0	\$1,342
46	21	\$19,152	\$22,043	\$3,000	\$0	\$1,646
47	22	\$20,064	\$26,689	\$3,000	\$0	\$1,971
48	23	\$20,976	\$31,660	\$3,000	\$0	\$2,319
49	24	\$21,888	\$36,979	\$3,000	\$0	\$2,692
50	25	\$22,800	\$42,671	\$4,000	\$0	\$3,125
51	26	\$23,712	\$49,796	\$4,000	\$0	\$3,624
52	27	\$24,624	\$57,420	\$4,000	\$0	\$4,157

\$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
53	28	\$25,536	\$65,577	\$4,000	\$0	\$4,728
54	29	\$26,448	\$74,305	\$4,000	\$0	\$5,339
55	30	\$27,360	\$83,644	\$6,250	\$0	\$6,070
56	31	\$28,272	\$95,964	\$6,250	\$0	\$6,932
57	32	\$29,184	\$109,146	\$6,250	\$0	\$7,855
58	33	\$30,096	\$123,251	\$6,250	\$0	\$8,843
59	34	\$31,008	\$138,344	\$6,250	\$0	\$9,899
60	35	\$31,920	\$154,493	\$9,000	\$0	\$11,125
61	36	\$32,832	\$174,618	\$9,000	\$0	\$12,533
62	37	\$33,744	\$196,151	\$9,000	\$0	\$14,041
63	38	\$34,656	\$219,192	\$9,000	\$0	\$15,653
64	39	\$35,568	\$243,845	\$9,000	\$0	\$17,379
65	40	\$36,480	\$270,224			

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 15	\$11,520
DC Plan Benefit	+ \$25,961
Projected Total Benefit under New Plan	\$37,481

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$25,961** 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.