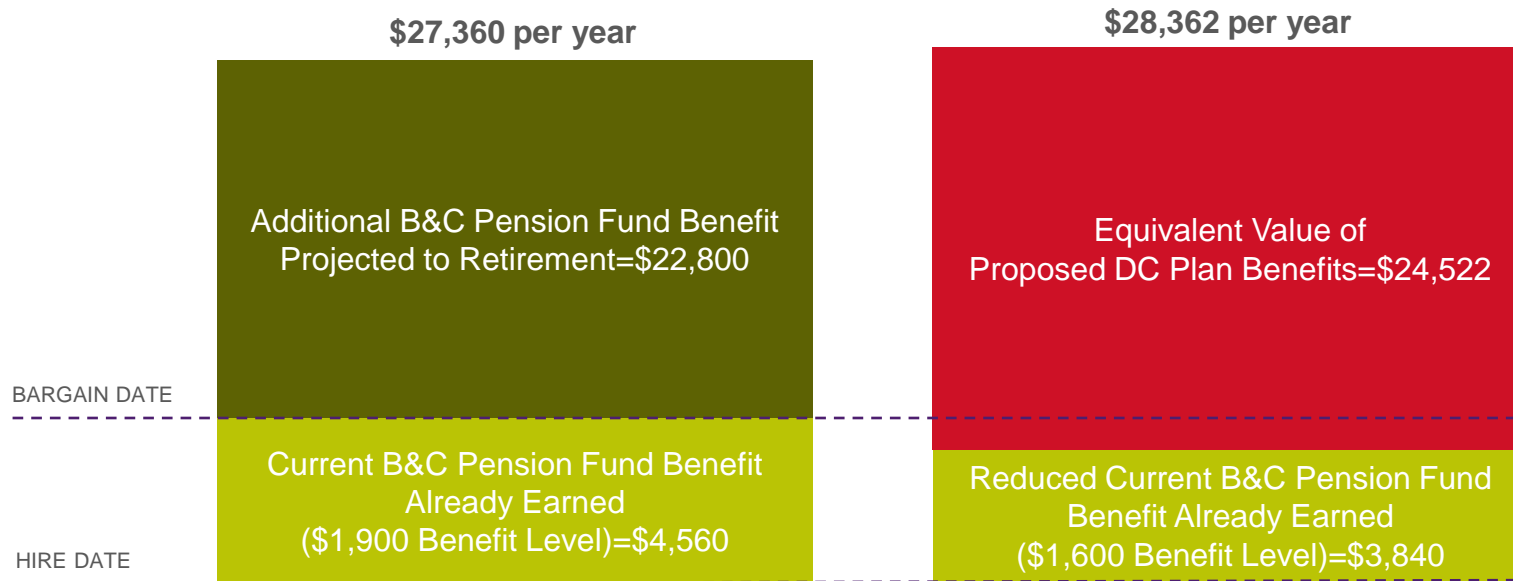


# Sample Retirement Comparison: Age 40 With 5 Years B&C Pension Fund vs. Proposed DC Plan: Summary



## Current Plan

## New Plan

Projected Benefit under Current Plan	<b>\$27,360</b>
VS.	
Vested B&C Pension Fund Benefit	<b>\$3,840</b>
DC Plan Benefit	<b>+ \$24,522</b>
<b>Projected Total Benefit under New Plan</b>	<b>\$28,362</b>

# Sample Retirement Comparison: Age 40 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
40	5	\$4,560	\$0	\$2,000	\$325	\$80
41	6	\$5,472	\$2,405	\$2,000	\$325	\$248
42	7	\$6,384	\$4,978	\$2,000	\$325	\$428
43	8	\$7,296	\$7,731	\$2,000	\$325	\$621
44	9	\$8,208	\$10,677	\$2,000	\$325	\$827
45	10	\$9,120	\$13,829	\$3,000	\$0	\$1,071
46	11	\$10,032	\$17,900	\$3,000	\$0	\$1,356
47	12	\$10,944	\$22,256	\$3,000	\$0	\$1,661
48	13	\$11,856	\$26,917	\$3,000	\$0	\$1,987
49	14	\$12,768	\$31,904	\$3,000	\$0	\$2,336
50	15	\$13,680	\$37,240	\$4,000	\$0	\$2,745
51	16	\$14,592	\$43,985	\$4,000	\$0	\$3,217
52	17	\$15,504	\$51,202	\$4,000	\$0	\$3,722

\$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	18	\$16,416	\$58,924	\$4,000	\$0	\$4,263
54	19	\$17,328	\$67,187	\$4,000	\$0	\$4,841
55	20	\$18,240	\$76,028	\$6,250	\$0	\$5,537
56	21	\$19,152	\$87,815	\$6,250	\$0	\$6,362
57	22	\$20,064	\$100,427	\$6,250	\$0	\$7,245
58	23	\$20,976	\$113,922	\$6,250	\$0	\$8,190
59	24	\$21,888	\$128,362	\$6,250	\$0	\$9,200
60	25	\$22,800	\$143,812	\$9,000	\$0	\$10,377
61	26	\$23,712	\$163,189	\$9,000	\$0	\$11,733
62	27	\$24,624	\$183,922	\$9,000	\$0	\$13,185
63	28	\$25,536	\$206,107	\$9,000	\$0	\$14,737
64	29	\$26,448	\$229,844	\$9,000	\$0	\$16,399
65	30	<b>\$27,360</b>	<b>\$255,243</b>			

Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this **\$27,360** to the **Total Benefit** in the table below.

Vested B&C Pension Fund Benefit

\$768 x 5

DC Plan Benefit

**Projected Total Benefit under New Plan**

**\$3,840**

**+ \$24,522**

**\$28,362**

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$24,522** 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.