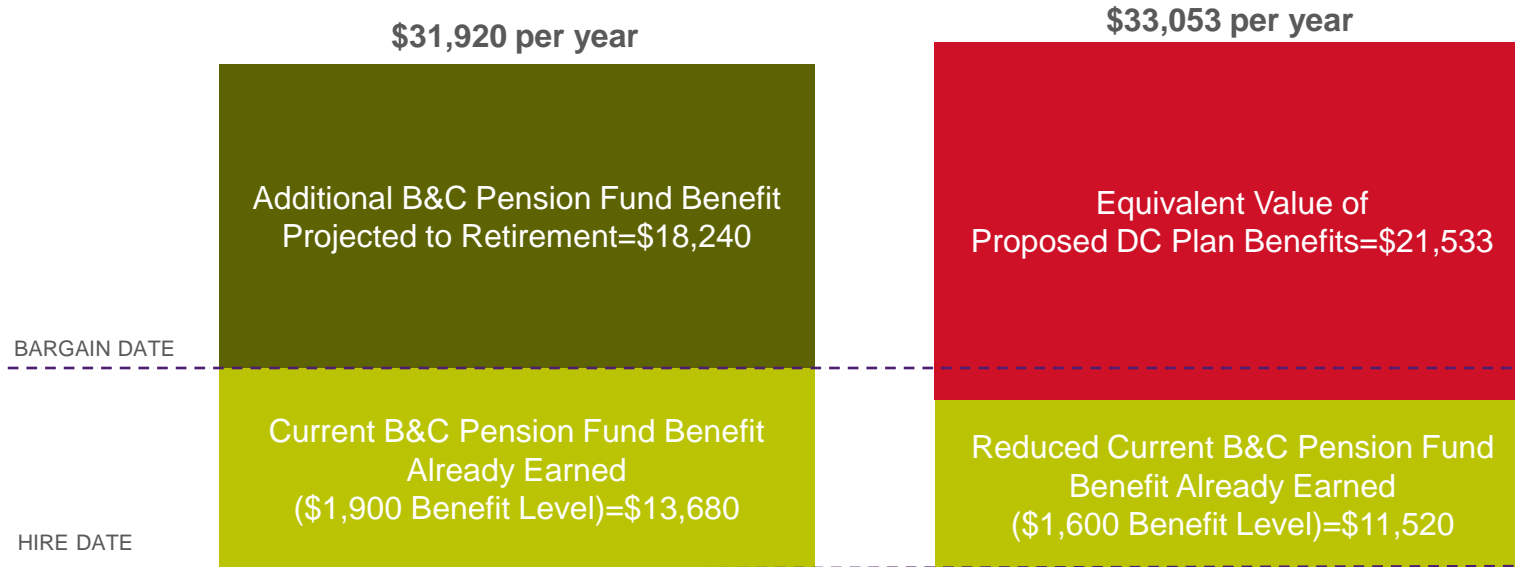


# Sample Retirement Comparison: Age 45 With 15 Years B&C Pension Fund vs. Proposed DC Plan: Summary



## Current Plan

## New Plan

Projected Benefit under Current Plan	<b>\$31,920</b>
vs.	
Vested B&C Pension Fund Benefit	<b>\$11,520</b>
DC Plan Benefit	<b>+ \$21,533</b>
<b>Projected Total Benefit under New Plan</b>	<b>\$33,053</b>

# Sample Retirement Comparison: Age 45 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
45	15	\$13,680	\$0	\$3,000	\$1,365	\$150
46	16	\$14,592	\$4,515	\$3,000	\$1,365	\$466
47	17	\$15,504	\$9,346	\$3,000	\$1,365	\$804
48	18	\$16,416	\$14,515	\$3,000	\$1,365	\$1,166
49	19	\$17,328	\$20,046	\$3,000	\$1,365	\$1,553
50	20	\$18,240	\$25,964	\$4,000	\$0	\$1,955
51	21	\$19,152	\$31,919	\$4,000	\$0	\$2,372
52	22	\$20,064	\$38,291	\$4,000	\$0	\$2,818
53	23	\$20,976	\$45,109	\$4,000	\$0	\$3,296
54	24	\$21,888	\$52,405	\$4,000	\$0	\$3,806
55	25	\$22,800	\$60,211	\$6,250	\$0	\$4,430

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
56	26	\$23,712	\$70,891	\$6,250	\$0	\$5,177
57	27	\$24,624	\$82,318	\$6,250	\$0	\$5,977
58	28	\$25,536	\$94,545	\$6,250	\$0	\$6,833
59	29	\$26,448	\$107,628	\$6,250	\$0	\$7,749
60	30	\$27,360	\$121,627	\$9,000	\$0	\$8,824
61	31	\$28,272	\$139,451	\$9,000	\$0	\$10,072
62	32	\$29,184	\$158,523	\$9,000	\$0	\$11,407
63	33	\$30,096	\$178,930	\$9,000	\$0	\$12,835
64	34	\$31,008	\$200,765	\$9,000	\$0	\$14,364
65	35	<b>\$31,920</b>	<b>\$224,129</b>			

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

Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this **\$31,920** to the **Total Benefit** in the table below.

Vested B&C Pension Fund Benefit \$768 x 15	<b>\$11,520</b>
DC Plan Benefit	<b>+ \$21,533</b>
<b>Projected Total Benefit under New Plan</b>	<b>\$33,053</b>

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$21,533** 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.