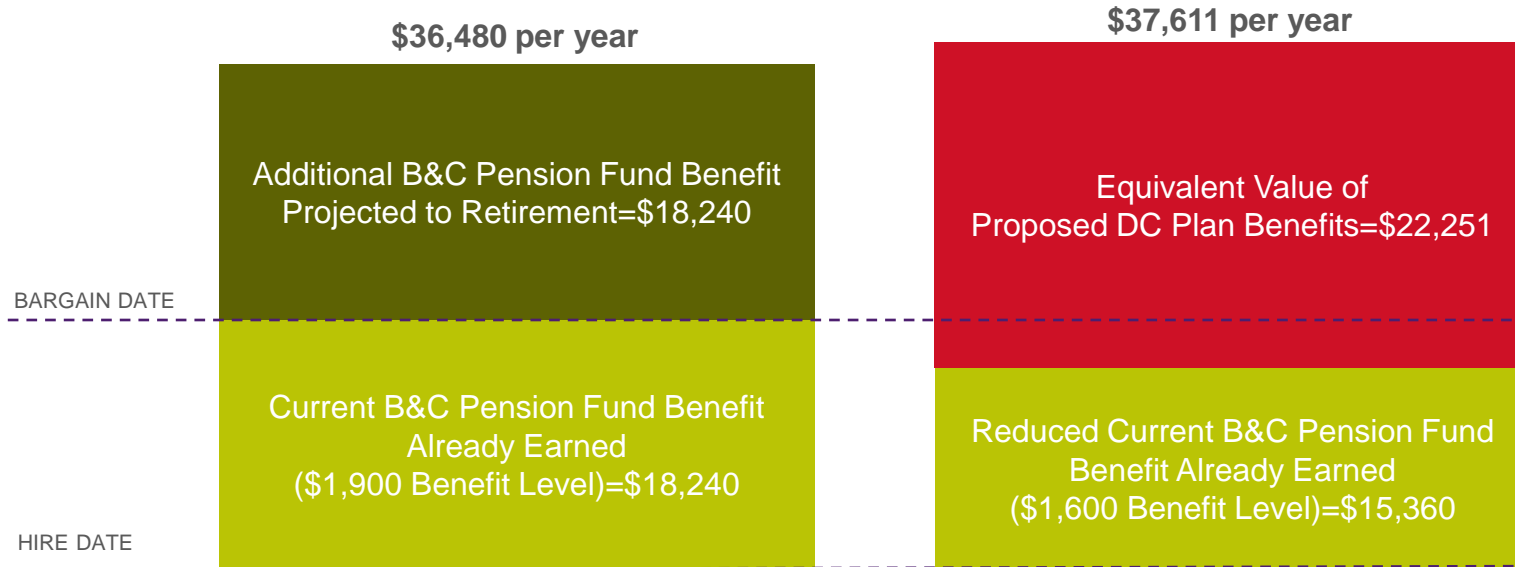


# Sample Retirement Comparison: Age 45 With 20 Years B&C Pension Fund vs. Proposed DC Plan: Summary



## Current Plan

## New Plan

Projected Benefit under Current Plan	<b>\$36,480</b>
vs.	
Vested B&C Pension Fund Benefit	<b>\$15,360</b>
DC Plan Benefit	<b>+ \$22,251</b>
<b>Projected Total Benefit under New Plan</b>	<b>\$37,611</b>

# Sample Retirement Comparison: Age 45 With 20 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	20	\$18,240	\$0	\$3,000	\$1,820	\$166
46	21	\$19,152	\$4,986	\$3,000	\$1,820	\$515
47	22	\$20,064	\$10,321	\$3,000	\$1,820	\$888
48	23	\$20,976	\$16,029	\$3,000	\$1,820	\$1,288
49	24	\$21,888	\$22,137	\$3,000	\$1,820	\$1,716
50	25	\$22,800	\$28,673	\$4,000	\$0	\$2,145
51	26	\$23,712	\$34,818	\$4,000	\$0	\$2,575
52	27	\$24,624	\$41,393	\$4,000	\$0	\$3,036
53	28	\$25,536	\$48,429	\$4,000	\$0	\$3,528
54	29	\$26,448	\$55,957	\$4,000	\$0	\$4,055
55	30	\$27,360	\$64,012	\$6,250	\$0	\$4,696

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	31	\$28,272	\$74,958	\$6,250	\$0	\$5,462
57	32	\$29,184	\$86,670	\$6,250	\$0	\$6,282
58	33	\$30,096	\$99,202	\$6,250	\$0	\$7,159
59	34	\$31,008	\$112,611	\$6,250	\$0	\$8,098
60	35	\$31,920	\$126,959	\$9,000	\$0	\$9,197
61	36	\$32,832	\$145,156	\$9,000	\$0	\$10,471
62	37	\$33,744	\$164,627	\$9,000	\$0	\$11,834
63	38	\$34,656	\$185,461	\$9,000	\$0	\$13,292
64	39	\$35,568	\$207,753	\$9,000	\$0	\$14,853
65	40	<b>\$36,480</b>	<b>\$231,606</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 **\$36,480** to the **Total Benefit** in the table below.

Vested B&C Pension Fund Benefit \$768 x 20	<b>\$15,360</b>
DC Plan Benefit	<b>+ \$22,251</b>
<b>Projected Total Benefit under New Plan</b>	<b>\$37,611</b>

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$22,251** 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.