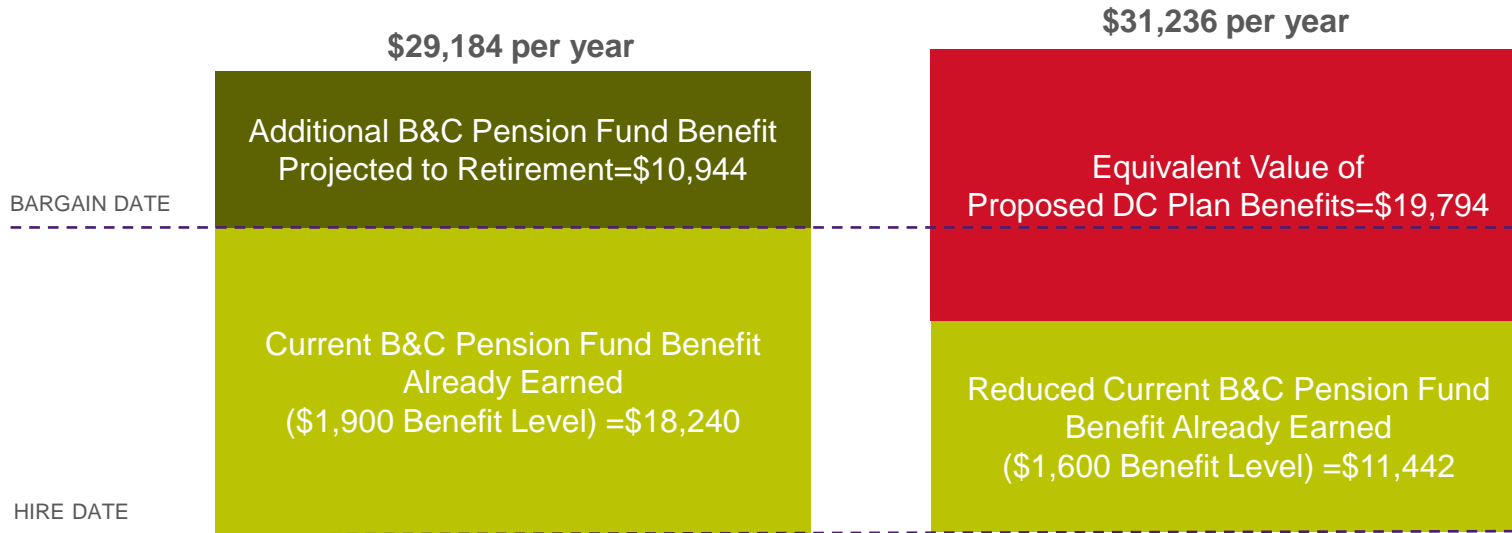


Sample Retirement Comparison: Age 50 With 20 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$29,184
VS.	
Vested B&C Pension Fund Benefit	\$11,442
DC Plan Benefit	+ \$19,794
Projected Total Benefit under New Plan	\$31,236

Sample Retirement Comparison: Age 50 With 20 Years B&C Pension Fund vs. Proposed DC Plan: Details

Age	Service	Annual Accrued B&C Pension Fund Benefit Payable at 62	Mondelēz Provided Account	Basic Annual Contribution	Transition & Restoration Contributions	Investment Return at 7%/Year
50	20	\$18,240	\$0	\$5,000	\$10,480	\$532
51	21	\$19,152	\$16,012	\$5,000	\$10,480	\$1,653
52	22	\$20,064	\$33,145	\$5,000	\$10,480	\$2,852
53	23	\$20,976	\$51,477	\$5,000	\$10,480	\$4,135
54	24	\$21,888	\$71,092	\$5,000	\$10,480	\$5,508
55	25	\$22,800	\$92,080	\$7,500	\$0	\$6,704
56	26	\$23,712	\$106,284	\$7,500	\$0	\$7,698

\$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 62	Mondelēz Provided Account	Basic Annual Contribution	Transition & Restoration Contributions	Investment Return at 7%/Year
57	27	\$24,624	\$121,482	\$7,500	\$0	\$8,762
58	28	\$25,536	\$137,744	\$7,500	\$0	\$9,900
59	29	\$26,448	\$155,144	\$7,500	\$0	\$11,118
60	30	\$27,360	\$173,762	\$9,000	\$0	\$12,473
61	31	\$28,272	\$195,235	\$9,000	\$0	\$13,976
62	32	\$29,184	\$218,211			

Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this **\$29,184** to the **Total Benefit** in the table below.

Vested B&C Pension Fund Benefit

[((\$768 x 20) x .7449*)]

\$11,442

DC Plan Benefit

+ \$19,794

Projected Total Benefit under New Plan

\$31,236

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 62 account balance is **\$19,794** per year



* Frozen accrued B&C fund benefit at \$1,600 Benefit Level is subject to reduction for retirement before age 65 if Mondelēz withdraws from the plan.

Refer to Page 3 for important notes regarding assumptions used in this example.



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 62 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.