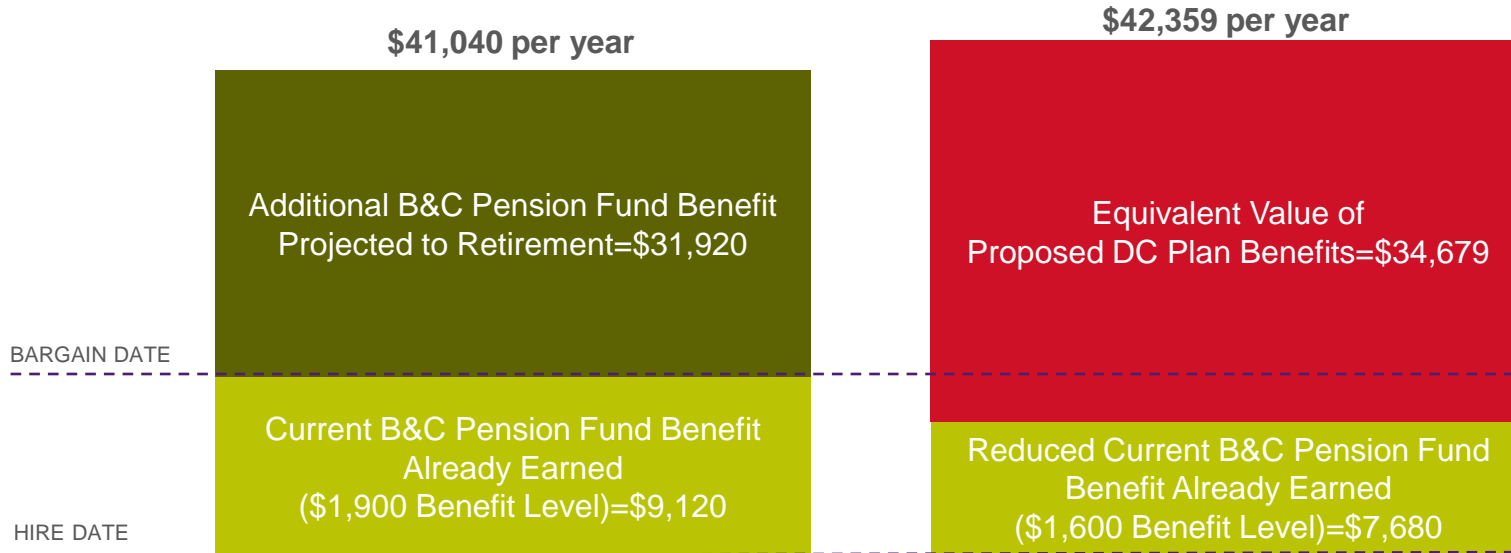


Sample Retirement Comparison: Age 30 With 10 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$41,040
vs.	
Vested B&C Pension Fund Benefit	\$7,680
DC Plan Benefit	+ \$34,679
Projected Total Benefit under New Plan	\$42,359

Sample Retirement Comparison: Age 30 With 10 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
30	10	\$9,120	\$0	\$1,100	\$330	\$49
31	11	\$10,032	\$1,479	\$1,100	\$330	\$153
32	12	\$10,944	\$3,062	\$1,100	\$330	\$263
33	13	\$11,856	\$4,755	\$1,100	\$330	\$382
34	14	\$12,768	\$6,567	\$1,100	\$330	\$509
35	15	\$13,680	\$8,506	\$1,500	\$0	\$647
36	16	\$14,592	\$10,653	\$1,500	\$0	\$798
37	17	\$15,504	\$12,951	\$1,500	\$0	\$959
38	18	\$16,416	\$15,410	\$1,500	\$0	\$1,131
39	19	\$17,328	\$18,041	\$1,500	\$0	\$1,315
40	20	\$18,240	\$20,856	\$2,000	\$0	\$1,529
41	21	\$19,152	\$24,385	\$2,000	\$0	\$1,776
42	22	\$20,064	\$28,161	\$2,000	\$0	\$2,040
43	23	\$20,976	\$32,201	\$2,000	\$0	\$2,323
44	24	\$21,888	\$36,524	\$2,000	\$0	\$2,626
45	25	\$22,800	\$41,150	\$3,000	\$0	\$2,984
46	26	\$23,712	\$47,134	\$3,000	\$0	\$3,402
47	27	\$24,624	\$53,536	\$3,000	\$0	\$3,851
48	28	\$25,536	\$60,387	\$3,000	\$0	\$4,330
49	29	\$26,448	\$67,717	\$3,000	\$0	\$4,843

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

Vested B&C Pension Fund Benefit

\$768 x 10

DC Plan Benefit

Projected Total Benefit under New Plan

\$7,680

+ \$34,679

\$42,359

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
50	30	\$27,360	\$75,560	\$4,000	\$0	\$5,427
51	31	\$28,272	\$84,987	\$4,000	\$0	\$6,087
52	32	\$29,184	\$95,074	\$4,000	\$0	\$6,793
53	33	\$30,096	\$105,867	\$4,000	\$0	\$7,549
54	34	\$31,008	\$117,416	\$4,000	\$0	\$8,357
55	35	\$31,920	\$129,773	\$6,250	\$0	\$9,299
56	36	\$32,832	\$145,322	\$6,250	\$0	\$10,388
57	37	\$33,744	\$161,960	\$6,250	\$0	\$11,552
58	38	\$34,656	\$179,762	\$6,250	\$0	\$12,798
59	39	\$35,568	\$198,810	\$6,250	\$0	\$14,132
60	40	\$36,480	\$219,192	\$9,000	\$0	\$15,653
61	41	\$37,392	\$243,845	\$9,000	\$0	\$17,379
62	42	\$38,304	\$270,224	\$9,000	\$0	\$19,226
63	43	\$39,216	\$298,450	\$9,000	\$0	\$21,202
64	44	\$40,128	\$328,652	\$9,000	\$0	\$23,316
65	45	\$41,040	\$360,968			

Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this **\$41,040** to the **Total Benefit** in the table below.

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$34,679** 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.