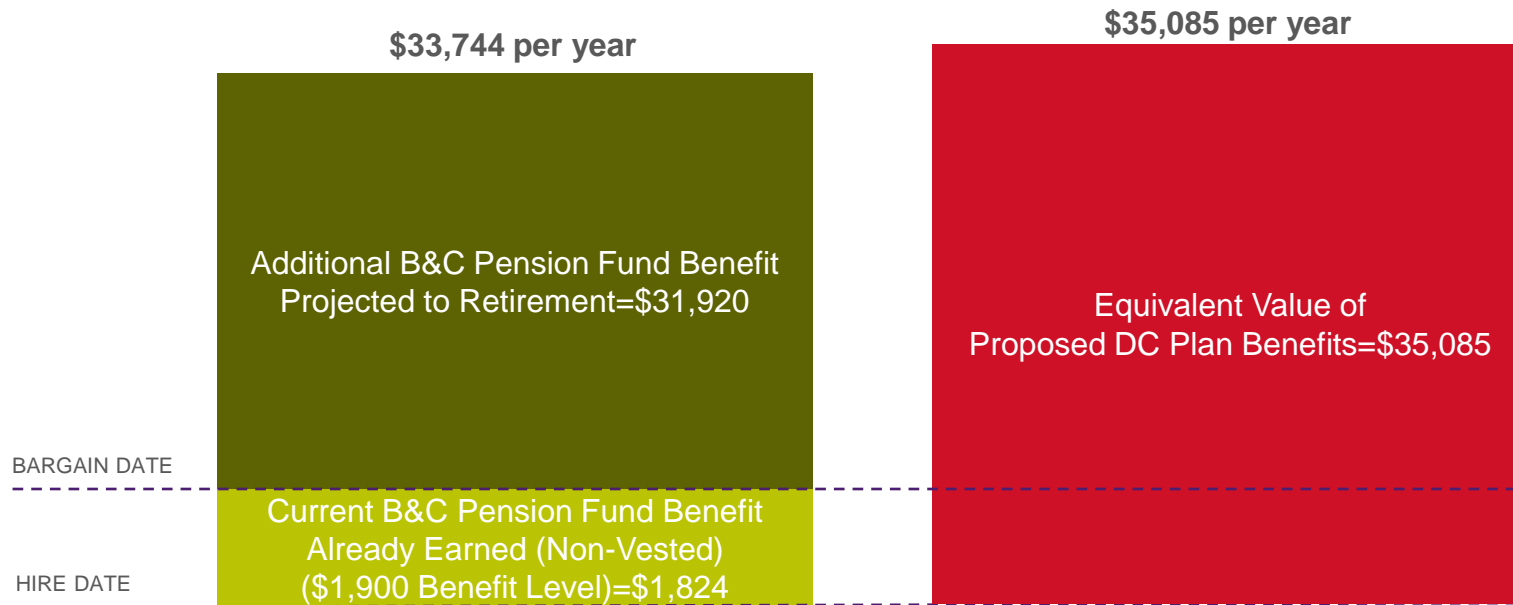


Sample Retirement Comparison: Age 30 With 2 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$33,744
vs.	
Vested B&C Pension Fund Benefit	\$0
DC Plan Benefit	+ \$35,085
Projected Total Benefit under New Plan	\$35,085

Sample Retirement Comparison: Age 30 With 2 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	Non-Vested Make-Up Contribution	Investment Return at 7%/Year
30	2	\$1,824*	\$0	\$1,100	\$0	\$38
31	3	\$2,736*	\$1,138	\$1,100	\$0	\$118
32	4	\$3,648*	\$2,356	\$1,100	\$0	\$203
33	5	\$4,560	\$3,659	\$1,100	\$2,200	\$448
34	6	\$5,472	\$7,407	\$1,100	\$0	\$556
35	7	\$6,384	\$9,063	\$1,500	\$0	\$686
36	8	\$7,296	\$11,249	\$1,500	\$0	\$839
37	9	\$8,208	\$13,588	\$1,500	\$0	\$1,003
38	10	\$9,120	\$16,091	\$1,500	\$0	\$1,178
39	11	\$10,032	\$18,769	\$1,500	\$0	\$1,366
40	12	\$10,944	\$21,635	\$2,000	\$0	\$1,583
41	13	\$11,856	\$25,218	\$2,000	\$0	\$1,834
42	14	\$12,768	\$29,052	\$2,000	\$0	\$2,103
43	15	\$13,680	\$33,155	\$2,000	\$0	\$2,390
44	16	\$14,592	\$37,545	\$2,000	\$0	\$2,697
45	17	\$15,504	\$42,242	\$3,000	\$0	\$3,060
46	18	\$16,416	\$48,302	\$3,000	\$0	\$3,484
47	19	\$17,328	\$54,786	\$3,000	\$0	\$3,938
48	20	\$18,240	\$61,724	\$3,000	\$0	\$4,424
49	21	\$19,152	\$69,148	\$3,000	\$0	\$4,943

Age	Service	Annual Accrued B&C Pension Fund Benefit Payable at 65	Mondelēz Provided Account	Basic Annual Contribution	Non-Vested Make-Up Contribution	Investment Return at 7%/Year
50	22	\$20,064	\$77,091	\$4,000	\$0	\$5,534
51	23	\$20,976	\$86,625	\$4,000	\$0	\$6,202
52	24	\$21,888	\$96,827	\$4,000	\$0	\$6,916
53	25	\$22,800	\$107,743	\$4,000	\$0	\$7,680
54	26	\$23,712	\$119,423	\$4,000	\$0	\$8,498
55	27	\$24,624	\$131,921	\$6,250	\$0	\$9,449
56	28	\$25,536	\$147,620	\$6,250	\$0	\$10,548
57	29	\$26,448	\$164,418	\$6,250	\$0	\$11,724
58	30	\$27,360	\$182,392	\$6,250	\$0	\$12,982
59	31	\$28,272	\$201,624	\$6,250	\$0	\$14,329
60	32	\$29,184	\$222,203	\$9,000	\$0	\$15,864
61	33	\$30,096	\$247,067	\$9,000	\$0	\$17,605
62	34	\$31,008	\$273,672	\$9,000	\$0	\$19,467
63	35	\$31,920	\$302,139	\$9,000	\$0	\$21,460
64	36	\$32,832	\$332,599	\$9,000	\$0	\$23,592
65	37	\$33,744	\$365,191			

Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this **\$33,744** to the **Total Benefit** in the table below.

*not vested until achievement of 5 years of service

Vested B&C Pension Fund Benefit

\$0

DC Plan Benefit

+ \$35,085

Projected Total Benefit under New Plan

\$35,085

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$35,085** per year



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 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.