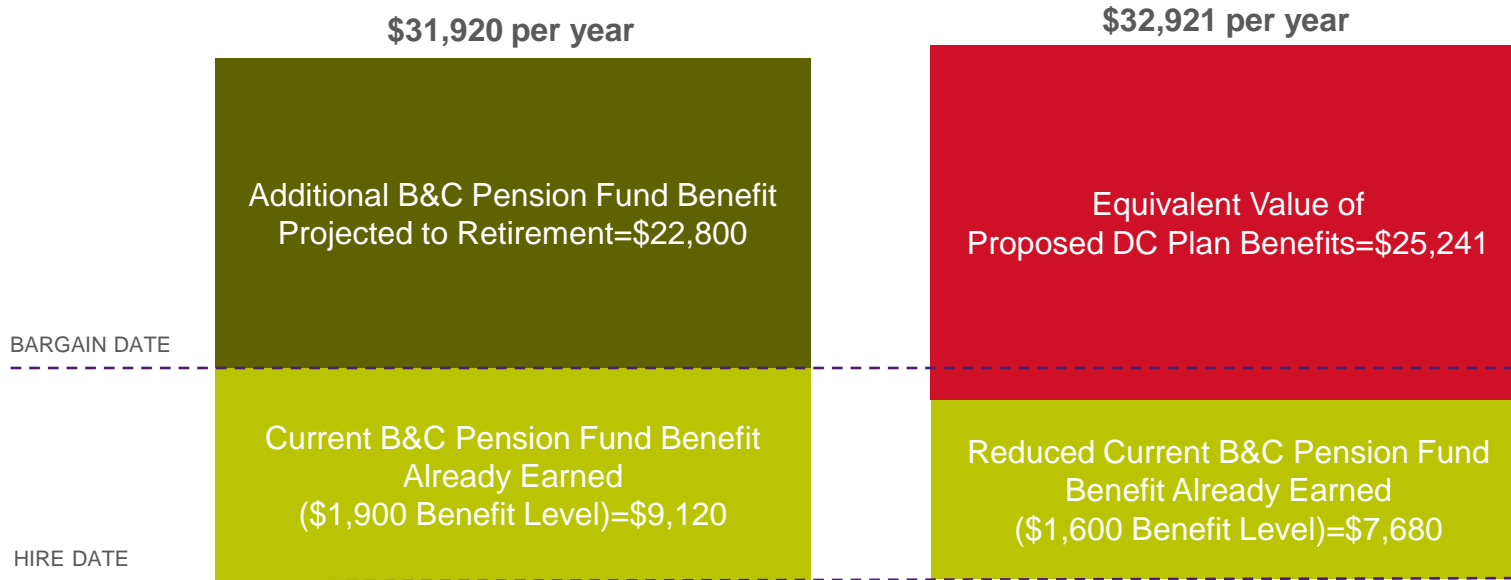


Sample Retirement Comparison: Age 40 With 10 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$31,920
vs.	
Vested B&C Pension Fund Benefit	\$7,680
DC Plan Benefit	+ \$25,241
Projected Total Benefit under New Plan	\$32,921

Sample Retirement Comparison: Age 40 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
40	10	\$9,120	\$0	\$2,000	\$650	\$91
41	11	\$10,032	\$2,741	\$2,000	\$650	\$283
42	12	\$10,944	\$5,674	\$2,000	\$650	\$488
43	13	\$11,856	\$8,812	\$2,000	\$650	\$708
44	14	\$12,768	\$12,170	\$2,000	\$650	\$943
45	15	\$13,680	\$15,763	\$3,000	\$0	\$1,206
46	16	\$14,592	\$19,969	\$3,000	\$0	\$1,501
47	17	\$15,504	\$24,470	\$3,000	\$0	\$1,816
48	18	\$16,416	\$29,286	\$3,000	\$0	\$2,153
49	19	\$17,328	\$34,439	\$3,000	\$0	\$2,514
50	20	\$18,240	\$39,953	\$4,000	\$0	\$2,935
51	21	\$19,152	\$46,888	\$4,000	\$0	\$3,420
52	22	\$20,064	\$54,308	\$4,000	\$0	\$3,940

\$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 65	Mondelēz Provided Account	Basic Annual Contribution	Restoration Contribution	Investment Return at 7%/Year
53	23	\$20,976	\$62,248	\$4,000	\$0	\$4,495
54	24	\$21,888	\$70,743	\$4,000	\$0	\$5,090
55	25	\$22,800	\$79,833	\$6,250	\$0	\$5,803
56	26	\$23,712	\$91,886	\$6,250	\$0	\$6,647
57	27	\$24,624	\$104,783	\$6,250	\$0	\$7,550
58	28	\$25,536	\$118,583	\$6,250	\$0	\$8,516
59	29	\$26,448	\$133,349	\$6,250	\$0	\$9,549
60	30	\$27,360	\$149,148	\$9,000	\$0	\$10,750
61	31	\$28,272	\$168,898	\$9,000	\$0	\$12,133
62	32	\$29,184	\$190,031	\$9,000	\$0	\$13,612
63	33	\$30,096	\$212,643	\$9,000	\$0	\$15,195
64	34	\$31,008	\$236,838	\$9,000	\$0	\$16,889
65	35	\$31,920	\$262,727			

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 10	\$7,680
DC Plan Benefit	+ \$25,241
Projected Total Benefit under New Plan	\$32,921

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$25,241** 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.