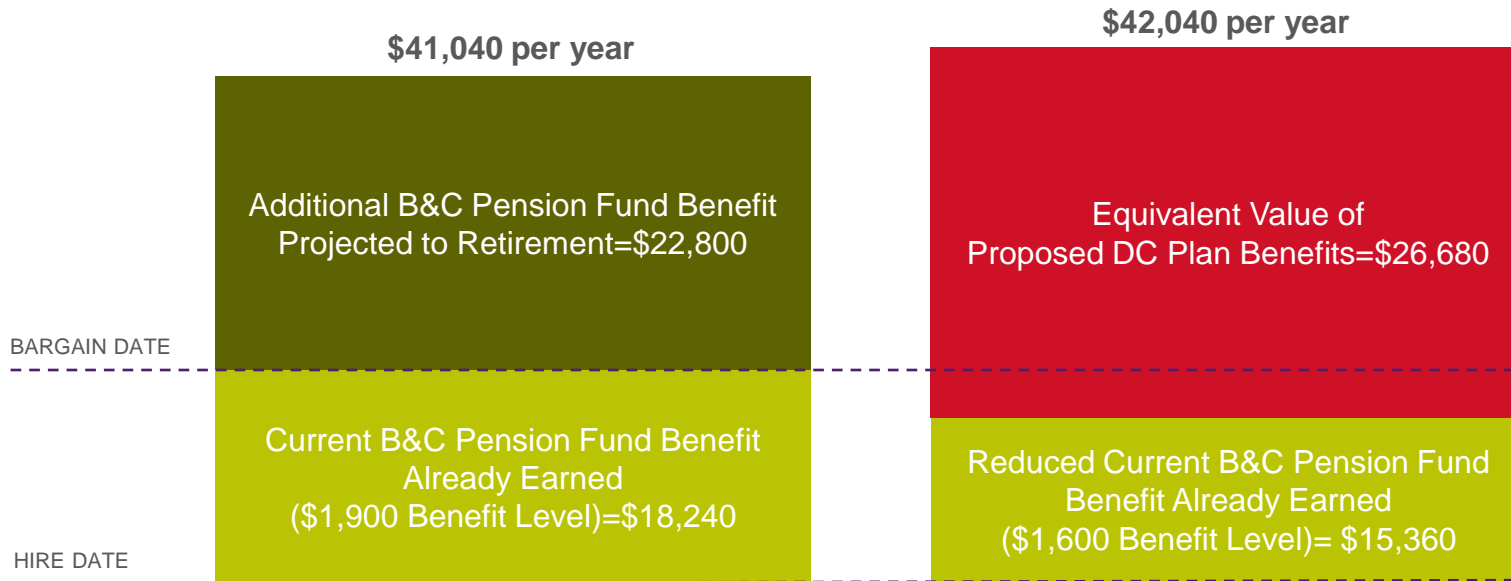


Sample Retirement Comparison: Age 40 With 20 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$41,040
VS.	
Vested B&C Pension Fund Benefit	\$15,360
DC Plan Benefit	+ \$26,680
Projected Total Benefit under New Plan	\$42,040

Sample Retirement Comparison: Age 40 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
40	20	\$18,240	\$0	\$2,000	\$1,300	\$114
41	21	\$19,152	\$3,414	\$2,000	\$1,300	\$353
42	22	\$20,064	\$7,067	\$2,000	\$1,300	\$609
43	23	\$20,976	\$10,976	\$2,000	\$1,300	\$882
44	24	\$21,888	\$15,158	\$2,000	\$1,300	\$1,175
45	25	\$22,800	\$19,633	\$3,000	\$0	\$1,477
46	26	\$23,712	\$24,110	\$3,000	\$0	\$1,791
47	27	\$24,624	\$28,901	\$3,000	\$0	\$2,126
48	28	\$25,536	\$34,027	\$3,000	\$0	\$2,485
49	29	\$26,448	\$39,512	\$3,000	\$0	\$2,869
50	30	\$27,360	\$45,381	\$4,000	\$0	\$3,315
51	31	\$28,272	\$52,696	\$4,000	\$0	\$3,827
52	32	\$29,184	\$60,523	\$4,000	\$0	\$4,375

\$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	33	\$30,096	\$68,898	\$4,000	\$0	\$4,961
54	34	\$31,008	\$77,859	\$4,000	\$0	\$5,588
55	35	\$31,920	\$87,447	\$6,250	\$0	\$6,336
56	36	\$32,832	\$100,033	\$6,250	\$0	\$7,217
57	37	\$33,744	\$113,500	\$6,250	\$0	\$8,160
58	38	\$34,656	\$127,910	\$6,250	\$0	\$9,169
59	39	\$35,568	\$143,329	\$6,250	\$0	\$10,248
60	40	\$36,480	\$159,827	\$9,000	\$0	\$11,498
61	41	\$37,392	\$180,325	\$9,000	\$0	\$12,933
62	42	\$38,304	\$202,258	\$9,000	\$0	\$14,468
63	43	\$39,216	\$225,726	\$9,000	\$0	\$16,111
64	44	\$40,128	\$250,837	\$9,000	\$0	\$17,869
65	45	\$41,040	\$277,706			

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.

Vested B&C Pension Fund Benefit

\$768 x 20

DC Plan Benefit

Projected Total Benefit under New Plan

\$15,360

+ \$26,680

\$42,040

Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$26,680** 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.