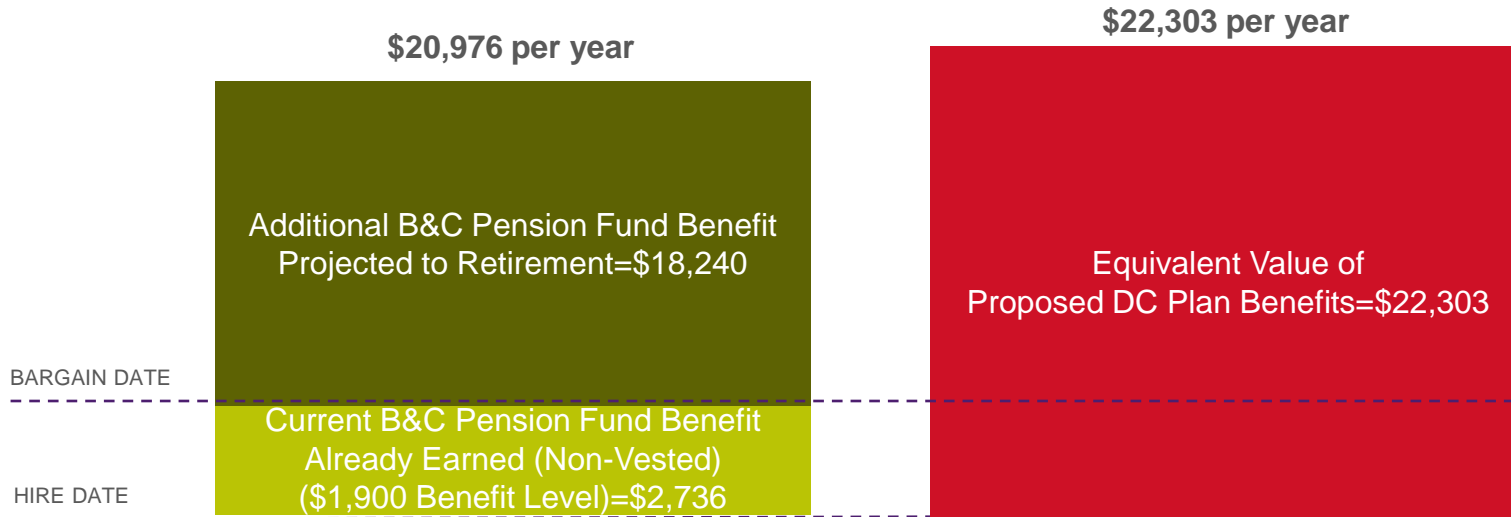


Sample Retirement Comparison: Age 45 With 3 Years B&C Pension Fund vs. Proposed DC Plan: Summary



Current Plan

New Plan

Projected Benefit under Current Plan	\$20,976
VS.	
Vested B&C Pension Fund Benefit	\$0
DC Plan Benefit	+ \$22,303
Projected Total Benefit under New Plan	\$22,303

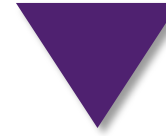
Sample Retirement Comparison: Age 45 With 3 Years B&C Pension Fund vs. Proposed DC Plan: Details

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
45	3	\$2,736*	\$0	\$3,000	\$0	\$103
46	4	\$3,648*	\$3,103	\$3,000	\$0	\$320
47	5	\$4,560	\$6,423	\$3,000	\$9,000	\$1,183
48	6	\$5,472	\$19,606	\$3,000	\$0	\$1,475
49	7	\$6,384	\$24,081	\$3,000	\$0	\$1,789
50	8	\$7,296	\$28,870	\$4,000	\$0	\$2,159
51	9	\$8,208	\$35,029	\$4,000	\$0	\$2,590
52	10	\$9,120	\$41,619	\$4,000	\$0	\$3,051
53	11	\$10,032	\$48,670	\$4,000	\$0	\$3,545
54	12	\$10,944	\$56,215	\$4,000	\$0	\$4,073
55	13	\$11,856	\$64,288	\$6,250	\$0	\$4,715

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
56	14	\$12,768	\$75,253	\$6,250	\$0	\$5,483
57	15	\$13,680	\$86,986	\$6,250	\$0	\$6,304
58	16	\$14,592	\$99,540	\$6,250	\$0	\$7,183
59	17	\$15,504	\$112,973	\$6,250	\$0	\$8,123
60	18	\$16,416	\$127,346	\$9,000	\$0	\$9,224
61	19	\$17,328	\$145,570	\$9,000	\$0	\$10,500
62	20	\$18,240	\$165,070	\$9,000	\$0	\$11,865
63	21	\$19,152	\$185,935	\$9,000	\$0	\$13,325
64	22	\$20,064	\$208,260	\$9,000	\$0	\$14,888
65	23	\$20,976	\$232,148			



*not vested until achievement of 5 years of service



Old Plan: Benefit amount BCTGM-represented employees would be eligible to receive at retirement in the B&C Pension Fund. Compare this **\$20,976** to the **Total Benefit** in the table below.

Vested B&C Pension Fund Benefit

\$0

DC Plan Benefit

+ \$22,303

Projected Total Benefit under New Plan

\$22,303



Using standard actuarial methods, the estimated lifetime annuity equivalent of the age 65 account balance is **\$22,303** 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.