

# **Mondelēz Global LLC 401(k) Savings Plan Automatic Enrollment and Qualified Default Investment Notice**

## **Important Information about the TIP 401(k) Savings Plan**

The enclosed Mondelēz Global 401(k) Savings Plan and Kraft Foods Group 401(k) Savings Plan Spin-Off Guide describes important changes that will occur to the Kraft Foods TIP 401(k) Savings Plan due to the spin-off of Kraft Foods Group, Inc. to shareholders of Kraft Foods Inc. (the “Spin-Off”). Effective October 1, 2012, eligible employees of Mondelēz Global LLC and its affiliates (“Mondelēz”) will become eligible to participate in the Mondelēz Global LLC TIP Plan (“TIP 401(k) Savings Plan”). To make saving for retirement even easier, the TIP 401(k) Savings Plan has an automatic enrollment feature. This means that, if you do nothing, money will automatically be taken from your pay and contributed to your TIP 401(k) Savings Plan account. This notice provides important information about the TIP 401(k) Savings Plan rules, including the automatic enrollment feature. Please read it carefully.

## **TIP 401(k) Savings Plan Helps You Save More**

You can contribute a portion of your eligible pay to the TIP 401(k) Savings Plan on a before-tax and/or after-tax basis, or you can choose not to contribute at all. Mondelēz may match a portion of the eligible pay you contribute to the plan. Certain IRS limits apply.

## **Mondelēz Basic Contribution**

Mondelēz may automatically add an amount equal to 3% of your eligible pay to the TIP 401(k) Savings Plan, starting with the first payroll period on or after your eligibility date.

## **Enrolling in the Plan**

### **Automatic Enrollment**

You are automatically enrolled in the TIP 401(k) Savings Plan. This means that, if you do nothing, you will be enrolled in the Plan and starting with the first payroll period on or after your eligibility date 2% of your eligible pay will be deducted each pay period and contributed to your TIP 401(k) Savings Plan Account on a before-tax basis. Additionally, if applicable, starting with the first payroll on or after your eligibility date, you will begin to receive the Mondelēz Basic Contribution, equal to 3% of your eligible pay. If you do not make an election, your contributions will be invested in the Plan’s default investment fund (described below).

### **Contribution Escalation**

If applicable, unless you elect otherwise, your before-tax contribution rate will automatically increase by 1%, effective with the first payroll period beginning after each April 1 starting with the calendar year after your enrollment, until you reach a 6% contribution level. Once your contributions reach 6% of eligible pay, they will remain at 6% thereafter unless you elect to change the rate of contributions or to stop contributions. Although you may elect to stop contributions at any time, any contributions already made to the Plan cannot be refunded to you if you decide at a later date not to participate.

## How to Change Your Automatic Enrollment

You have the right to opt out of automatic contributions and the right to change the rate of eligible pay contributed to the TIP 401(k) Savings Plan on your behalf. You also have the right to change the investment of any amounts contributed to the TIP 401(k) Savings Plan on your behalf, including automatic contributions and, if applicable, Basic Contributions, at any time. We encourage you to consider all options and investment choices offered to take full advantage of the TIP 401(k) Savings Plan.

### If you would like to enroll in the TIP 401(k) Savings Plan at a contribution rate other than 2% or would like to elect how your contributions will be invested:

- **For Active Employees on or after October 1, 2012:** Go to MyHR Online at <https://myhronline.krft.net>. MyHR Online is available 24/7 from anywhere you have Internet access. Click on *Benefits* to access MyBenefits Online and click on *My 401(k) Savings Plan* which will take you to the Fidelity NetBenefits® website.
- **For All Others on or after October 1, 2012:** Log on to [www.netbenefits.com/mondelez](http://www.netbenefits.com/mondelez) or call the Mondelez Retirement and Savings Plan Service Center at 1-866-612-4582.

When you enroll, you may elect to contribute up to 16% of your eligible pay (on a before-tax, after-tax or combination basis) to the Plan.

### Default Investment Fund

The default investment fund option for the TIP 401(k) Savings Plan is a Target Date Fund. The BlackRock LifePath® Target Date Funds are designed as an “all-in-one approach” for participants looking for a diversified, professionally managed method of investing. Rather than trying to mix and manage a collection of different funds, you can select one BlackRock LifePath Target Date Fund to access a well-diversified investment mix. Each BlackRock LifePath Target Date Fund’s investment objectives, risk and return characteristics and information about the fund’s fees and expenses can be found on the BlackRock LifePath Target Date Fund Fact Sheets.

There are a total of 10 Target Date Fund options in the Plan, each targeting a specific time period when investors might plan to start withdrawing money from their account. The BlackRock LifePath Target Date Funds have been set up in five year increments, from 2015 to 2055 with the intention that investors purchase the target date fund nearest the year of their expected retirement. Once you pick the fund, BlackRock selects and maintains a mix of investments that is appropriate for the fund’s specific time frame. When you are automatically enrolled in the TIP 401(k) Savings Plan, your contributions will be directed to the Target Date Fund that corresponds with your projected retirement date, based on birth years listed below:

Birth Date Range	BlackRock LifePath Target Date Fund Name	Retirement Date Range
1/1/1900 – 12/31/1948	Target Retirement Fund	Retired through 2014
1/1/1949 - 12/31/1952	Target 2015 Fund	2014 – 2017
1/1/1953 - 12/31/1957	Target 2020 Fund	2018 – 2022
1/1/1958 - 12/31/1962	Target 2025 Fund	2023 – 2027
1/1/1963 - 12/31/1967	Target 2030 Fund	2028 – 2032
1/1/1968 - 12/31/1972	Target 2035 Fund	2033 – 2037
1/1/1973 - 12/31/1977	Target 2040 Fund	2038 - 2042
1/1/1978 – 12/31/1982	Target 2045 Fund	2043 – 2047
1/1/1983 – 12/31/1987	Target 2050 Fund	2048 – 2052
1/1/1988 – 12/31/2099	Target 2055 Fund	2053 and later

The TIP 401(k) Savings Plan Retirement Target Funds satisfy the requirements of a qualified default investment alternative (QDIA), as defined by the U.S. Department of Labor (DOL). For additional details about the BlackRock LifePath Target Date Funds, including investment objectives, risk and return characteristics, and fees, please refer to the enclosed Fund Fact Sheets.

For more information on the investment options available under the TIP 401(k) Savings Plan, to opt out of the automatic contribution or change your contribution rate, or to change your investment election (including transfers of existing balances in the default investment fund to another fund or funds) at any time see below:

**For changes on or after October 1, 2012:**

- **For Active Employees:** Go to MyHR Online at <https://myhronline.krft.net>. MyHR Online is available 24/7 from anywhere you have Internet access. Click on *Benefits* to access MyBenefits Online and click on *My 401(k) Savings Plan* which will take you to the Fidelity NetBenefits website.
- **For All Others:** Log on to [www.netbenefits.com/mondelez](http://www.netbenefits.com/mondelez) or call the Mondelez Retirement and Savings Plan Service Center at 1-866-612-4582.

Also, you can visit the Department of Labor website at [www.dol.gov/EBSA](http://www.dol.gov/EBSA) to find out more information about individual investing and portfolio diversification.

*Please remember that the information contained in this notice is intended only to summarize the benefits provided under the Mondelez Global 401(k) Savings Plan. A more detailed description about this Plan and your eligibility to participate in it can be found in the official plan documents and your SPD. If there is any discrepancy between the information included here and the plan documents, the plan documents will govern. Mondelez Global, LLC reserves the right to amend, modify, suspend, or discontinue these benefits at any time.*

