

August 7, 2012

U.S. Benefits Treatment as a Result of the Spin-Off (For Cadbury Retirees)

This communication contains information regarding the treatment of your retiree benefits as a result of the Spin-Off of Kraft Foods Group, Inc. (“Kraft Foods Group”) to shareholders of Kraft Foods Inc. (the “Spin-Off”). Coincident with the Spin-Off, Kraft Foods Inc. will be renamed Mondelēz International, Inc. (“Mondelēz”).

Mondelēz International will have responsibility for your retiree benefits. The Mondelēz Benefits Center will administer your health and welfare benefits and the Mondelēz Retirement & Savings Plan Center at Fidelity will administer pension and 401(k) savings plan benefits.

Please read this information carefully. You will be provided additional information over the next few months as applicable.

Health & Welfare Plans

Medical (including prescription drug coverage) and Dental Plans (if applicable):

Overview

- The current Cadbury Retiree Medical Plans and Dental Plan (if applicable) will not change as a result of the Spin-Off.
- Aetna will continue as the administrator of Cadbury Retiree Medical and Dental Plans (if applicable).

Premiums

- Your premiums will not change for the remainder of 2012.
- If you have automatic debit from your checking or savings account, this process will remain the same for 2012 and 2013 and you do not need to complete a new “Automatic Payment Withdrawal Request Form”.
- Prior to the Spin-Off, if you send a check each month, you will continue to send that check to the address below:
Kraft Foods
Dept. CH 14257
Palatine, IL 60055-4257

Deductibles, Out-Of-Pocket Limits and Maximums

- The qualified expenses you and/or your family have accumulated year to date towards the 2012 deductibles, out-of-pocket limits and maximums will be carried over to the applicable plan.

Aetna ID Cards

- You will receive new ID cards from Aetna shortly before the spin-off and the new cards should be used for any medical, prescription drug and dental (if applicable) services incurred after the spin-off date.

Retirement Plans

Thrift/TIP 401(k) Savings Plans

- If you retain a balance in the Thrift or TIP 401(k) Savings Plans, information regarding the impact of the Spin-Off on the Plans will be provided to you in late August.

Retirement (Pension) Plans

- If you are receiving a pension benefits from a Cadbury legacy retirement plan, your benefit payment and timing will not be affected by the Spin-Off. The Retirement and Savings Plan Center at Fidelity will administer your benefit.

Beneficiaries

- All beneficiary designations in effect under all applicable Cadbury benefits plans prior to the Spin-Off will remain in effect after the Spin-Off.

Questions

- If you have any questions regarding the information provided regarding the treatment of your benefits as a result of the Spin-Off, please contact the applicable service center below.
 - **For Health & Welfare Plans: *Kraft Foods Benefits Center - 1-800-321-7960***
Representatives are available from 8:00 a.m. to 6:00 p.m. Central Time
- Monday through Friday.
 - **For Thrift/TIP 401(k) or Retirement (Pension) Plans:
*Kraft Foods Retirement and Savings Plan Center - 1-877-208-0782***
Representatives are available from 7:30 a.m. to 7:30 p.m. Central Time
Monday through Friday.

Post Spin-Off Contact Information

- Cadbury retirees will be provided new contact and website information in September, 2012.

This communication is intended to provide only basic plan information — not all the details. Both Kraft Foods Group and Mondelēz retain the right to amend, modify, change the terms of their benefit plans or terminate the benefits plan at any time for any reason.