

Mondelēz (Cadbury) Retirees



Introduction

Kraft Foods Group, Inc. (Kraft Foods Group) will be spun-off to shareholders of Kraft Foods, Inc. on October 1, 2012. Coincident with the Spin-Off, Kraft Foods, Inc. will be renamed Mondelēz International, Inc. (Mondelēz). This document will provide information about the treatment of your U.S. Kraft Foods-sponsored employee benefits and contact information. **Please read this information and keep it as a reference document.**

Which Company will be Responsible for Your Benefits after the Spin-Off?

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

U. S. Benefits Transition Information & Contacts

HEALTH & WELFARE PLANS

PLAN OR ITEM	MONDELÉZ
Medical and Prescription Drug I.D. Cards	<ul style="list-style-type: none"> You will be issued new Aetna ID Cards at the end of September and the new cards should be used for medical, prescription drug and dental services incurred on or after October 1, 2012.
<ul style="list-style-type: none"> Benefits Center Phone Numbers & Websites 	<p>The phone number for the Benefits Center is changing effective October 1, 2012.</p> <ul style="list-style-type: none"> Mondelēz International Benefits Center: 1-800-862-8617 There is a new URL for MyBenefits Online, which will be effective October 8, 2012. MyBenefits Online (http://mybenefitsonline.mondelez.com) Important: MyBenefits Online will not be available from September 26, 2012 to October 8, 2012. » From September 26, 2012 to September 30, 2012: Please call the Kraft Foods Benefits Center in order to complete a transaction or make a benefit inquiry. » After September 30, 2012: Please call the Mondelēz International Benefits Center in order to complete a transaction or to make a benefit inquiry. Benefits Center representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m. (Central time), excluding holidays.
Provider Phone Numbers & Websites	<p>Aetna</p> <ul style="list-style-type: none"> www.aetnnavigator.com There will be no change to your existing user ID and passwords. The first time you go to Aetna Navigator from MyBenefits Online you will be asked to re-authenticate that you accept Single Sign On with Aetna. New Phone Number: 1-855-284-2198 <p>You will still be able to access providers through MyBenefits Online or go directly to the provider's website.</p>

RETIREMENT PLANS

Thrift 401(k) Savings Plan & Pension Plan (if applicable)

PLAN OR ITEM	MONDELĒZ
Phone Numbers and Websites	<p>The phone number for the Retirement & Savings Plan Center is changing.</p> <p>Mondelēz International Retirement & Savings Plan Center: 1-866-612-4582</p> <p>The URL for the Mondelēz International 401(k) Savings Plan recordkeeper, Fidelity, is changing.</p> <ul style="list-style-type: none">• Fidelity NetBenefits: http://netbenefits.com/mondelez <p>Fidelity's automated system is available 24 hours a day, seven days a week. Representatives are available from 7:30 a.m. to 7:30 p.m. (Central time), Monday through Friday, excluding holidays.</p>
Thrift 401(k) Savings Plan Blackout Period	<p>During the period of time below, no transactions involving the Kraft Foods Stock Fund (which will be renamed the Mondelēz International Stock Fund at the Spin-Off) can be conducted:</p> <ul style="list-style-type: none">• September 28, 2012 to October 3, 2012.• In addition, you will be unable to do fund transfers into or out of the new Kraft Foods Group Stock Fund until the blackout period ends on October 3, 2012.
Thrift 401(k) Savings Plan Treatment of Stock Funds	<ul style="list-style-type: none">• The Kraft Foods Stock Fund will be renamed the Mondelēz International Stock Fund as of the Spin-Off.• The Mondelēz International Stock Fund will be an active investment fund under the Mondelēz Global 401(k) Savings Plan following the Spin-Off.• The new Kraft Foods Group Stock Fund will be frozen to new money (contributions and dividend reinvestment) as of the Spin-Off.
Thrift 401(k) Savings Plan Sun-setting of all Frozen Stock Funds	<ul style="list-style-type: none">• As of June 30, 2014, all frozen stock funds will be removed as investment options under the Mondelēz Global Thrift 401(k) Savings Plan.• This means that the Kraft Foods Group Stock Fund, the Altria Stock Fund and the PMI Stock Fund will be removed as investment options as of June 30, 2014.• If you have a balance in any of these frozen stock funds, you can stay invested in these funds until June 30, 2014.• If you have a balance in any of these frozen stock funds, you will be asked to make a new investment election before June 30, 2014 or your money will be invested in the default fund, currently the Target Date Fund with the target retirement year closest to the year you turn age 65. However, you can make investment election changes any time prior to June 30, 2014.