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August 7, 2012

U.S. Benefits Treatment as a Result of the Spin-Off (For Kraft Foods 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 Mondelez International, Inc. ("Mondelez").

Kraft Foods Group will have responsibility for your retiree benefits. The Kraft Foods Benefits Center will continue to administer your health and welfare benefits and the Kraft Foods Retirement & Savings Plan Center at Fidelity will continue to 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 eligible)

• Overview

- The current Kraft Foods Retiree Medical Plans, HMO Plans and Dental Plans (if eligible) will not change as a result of the Spin-Off.

• 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. You do not need to complete a new "Automatic Payment Withdrawal Request Form."
- If you send a check each month, you will send that check to the same address, listed 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.

• ID Cards

- You will continue to use your current Aetna ID card(s) or HMO ID card(s) through 2012.

Life Insurance

- Coverage and plan provisions will not change as a result of the Spin-Off.

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 benefit from a Kraft Foods-sponsored retirement plan, your benefit payment and timing will not be affected by the Spin-Off. The Kraft Foods Retirement and Savings Plan Center at Fidelity will continue to administer your benefit.

Beneficiaries

All beneficiary designations that are in effect under all applicable Kraft Foods group benefits plans prior to the Spin-Off will remain in effect after the Spin-Off.

Questions

If you have any questions about 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.

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.