

**Mondelēz Global 401(k) Savings Plan
and
Kraft Foods Group 401(k) Savings Plan
Spin-Off Guide**

This Mondelēz Global 401(k) Savings Plan and Kraft Foods Group 401(k) Savings Plan Spin-Off Guide (the “Spin-Off Guide”) contains important information regarding your 401(k) Savings Plan and changes to the Kraft Foods Stock Fund (“Kraft Stock Fund”) investment option due to 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”). Once the Spin-Off occurs, Kraft Foods Group, which will operate the North American grocery business, and Mondelēz, which will proceed as a global business concentrating on snacks categories, will become separate public companies. The Spin-Off will occur at 4:00 p.m. Central time on October 1, 2012.

As a result of the Spin-Off, your 401(k) Savings Plan will change. So it is important that you read the information in this Spin-Off Guide. You should identify whether you have investments that are changing and any restrictions on making investments that apply to you due to the Spin-Off and decide whether you would like to make investment changes as a result.

Mondelēz Global Participant: You are a Mondelēz Global participant if you will be employed by Mondelēz Global LLC or one of its affiliates as a result of the Spin-Off, and have an account balance in the Kraft Foods Group 401(k) Savings Plan at 3:00 p.m. Central time on September 28, 2012, that will be transferred to the new Mondelēz Global 401(k) Savings Plan.

Kraft Foods Group Participant: You are a Kraft Foods Group participant if you will continue employment with Kraft Foods Group, Inc. or one of its affiliates following the Spin-Off, or have terminated employment prior to the Spin-Off (and are not a legacy Cadbury employee), and have an account balance in the Kraft Foods Group 401(k) Savings Plan at 3:00 p.m. Central time on September 28, 2012.

Please note: This guide is divided into four parts.

Part I Provides information for 401(k) Savings Plan participants who will become Mondelēz Global 401(k) Savings Plan participants on October 1, 2012 (including legacy Cadbury employees with account balances who have terminated employment prior to the Spin-Off).

Part II Provides information for 401(k) Savings Plan participants who will continue as Kraft Foods Group 401(k) Savings Plan participants following the Spin-Off (generally including all terminated employees with account balances and participants separated prior to the Spin-Off (other than those legacy Cadbury participants described above)).

Part III Contains an example of how the Spin-Off will affect your 401(k) Savings Plan.

Part IV Contains general information for all employees.

For Mondelēz Global Participants: Parts I, III, and IV of this document constitute part of a prospectus covering securities that have been registered under the Securities Act of 1933. The date of this supplement is August 31, 2012.

For Kraft Foods Group Participants: Parts II, III, and IV of this document constitute part of a prospectus covering securities that have been registered under the Securities Act of 1933. The date of this supplement is August 31, 2012.

Table of Contents

Part I For Mondelēz Global Participants	Page 6
Overview	6
Enclosures Included with This Guide	6
Schedule of Key Dates for Mondelēz Global Participants	7
Periods of Restrictions on Plan Activities	9
Transfer of Mondelēz Global Participants' Assets to the Mondelēz Global 401(k) Savings Plan	10
Stock Fund Changes and Restrictions Due to Spin-Off	10
New Kraft Foods Group Stock Fund Frozen to New Money	10
Mondelēz Global 401(k) Savings Plan Account Access as of October 1, 2012	11
Part II For Kraft Foods Group Participants	Page 12
Overview	12
Enclosures Included with This Guide	12
Schedule of Key Dates for Kraft Foods Group Participants	13
Periods of Restrictions on Plan Activities	15
Investment Options that Are Not Changing Due to the Spin-Off	16
Stock Fund Changes and Restrictions Due to Spin-Off	16
Mondelēz International Stock Fund Frozen to New Money	16
New Kraft Foods Group Stock Fund	16
Kraft Foods Group 401(k) Savings Plan Account Access as of October 1, 2012	17

Part III How the Spin-Off Will Affect Your 401(k) Savings Plan if You Are Invested in the Kraft Stock Fund	Page 18
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Part IV For Both Mondelēz Global and Kraft Foods Group Participants	Page 21
--	----------------

Qualified Default Investment Alternative	21
--	----

Special Rules for Valuing the Kraft Foods Group Stock Fund and Mondelēz International Stock Fund	21
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Important Considerations Regarding Any Investment Holding Within the Kraft Foods Group Stock Fund and Mondelēz International Stock Fund	21
• Employer Securities and Taxes	21
• Retaining Your Cost Basis	22

Sun-Setting of all Frozen Company Stock Funds Under Both the Kraft Foods Group 401(k) Savings Plan and the Mondelēz Global 401(k) Savings Plans as of June 30, 2014	22
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Financial Engines™	23
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Part I For Mondelēz Global Participants

Overview

Effective as of 3:00 p.m. Central time on September 28, 2012, Mondelēz Global participants' balances in the Kraft Foods Group 401(k) Savings Plan will be transferred to the Mondelēz Global 401(k) Savings Plan. Individuals whose balances are transferred to the Mondelēz Global 401(k) Savings Plans effective as of 3:00 p.m. Central time on September 28, 2012, will become participants in the Mondelēz Global 401(k) Savings Plan on October 1, 2012.

The fund line-up of the Mondelēz Global 401(k) Savings Plan will generally be the same as that in the Kraft Foods Group 401(k) Savings Plan, except for the stock funds and as provided in this Spin-Off Guide. Your current balances and investment elections in effect at 3:00 p.m. Central time on September 28, 2012, will automatically apply to the new Mondelēz Global 401(k) Savings Plan, other than any election to invest future contributions in the Kraft Stock Fund. The new Mondelēz Global 401(k) Savings Plan's provisions will generally mirror those of the Kraft Foods Group 401(k) Savings Plan for the remainder of 2012.

The Spin-Off will occur at 4:00 p.m. Central time on October 1, 2012. If you have a balance in the Kraft Stock Fund as of 3:00 p.m. Central time on September 28, 2012, you will retain your current units in the Kraft Stock Fund (which will be renamed the Mondelēz International Stock Fund at the Spin-Off). The value of each unit will decrease as a result of the Spin-Off; however, you also will receive units in the new Kraft Foods Group Stock Fund. See pages 18–20 for further details about this transaction.

Enclosures Included With This Guide

- Mondelēz Global 401(k) Savings Plan Automatic Enrollment and Qualified Default Investment Alternative (“QDIA”) Notice
- BlackRock LifePath® Target Date Fund Fact Sheets

Prior to the Spin-Off, you will receive a summary plan description and other prospectus materials that will provide additional information regarding the Mondelēz Global 401(k) Savings Plan and the investment line-up under the Plan. You should read the summary plan description and other prospectus materials which, together with Parts I, III, and IV of this Spin-Off Guide and the enclosed Fund Fact Sheets, will constitute a prospectus covering securities that have been registered under the Securities Act of 1933.

Schedule of Key Dates for Mondelēz Global Participants

Please review the following schedule of key dates to understand how your 401(k) Savings Plan account activities will be affected during the Spin-Off transition period. If you would like to make any transactions in your account prior to the start of the Spin-Off transition period at 3:00 p.m. Central time on September 28, 2012, contact the Kraft Foods Retirement and Savings Plan Center at Fidelity at 1-877-208-0782.

Key Date	Plan Activity	What It Means to You
September 28, 2012, at 3:00 p.m. Central time	<ul style="list-style-type: none"> Mondelēz Global participants' balances in the Kraft Foods Group 401(k) Savings Plan will be transferred to the Mondelēz Global 401(k) Savings Plan. The Kraft Stock Fund blackout period begins at 3:00 p.m. Central time for any participants invested in the Kraft Stock Fund. See page 9 for more information on periods of restrictions on plan activities. For any participant invested in the Kraft Stock Fund, if you do not change your future investment election prior to 3:00 p.m. Central time on September 28, 2012, all future contributions directed to the Kraft Stock Fund will be redirected to the Target Date Fund with the target retirement year closest to the year you turn 65. 	<ul style="list-style-type: none"> During the transfer, you will not be able to make any account transactions beginning on September 28, 2012, at 3:00 p.m. until your Mondelēz Global 401(k) Savings Plan account is available on October 1, 2012. If you are invested in the Kraft Stock Fund, you will be restricted from making any account transactions beginning on September 28, 2012, at 3:00 p.m. Central time until October 3, 2012. <p>Action required prior to 3:00 p.m. Central time on September 28, 2012:</p> <ul style="list-style-type: none"> If you currently have the Kraft Stock Fund as one of your investment elections, you should review and update your election. If you do not change your investment elections, all future money that you have directed into the Kraft Stock Fund will be redirected to the Target Date Fund with the retirement year closest to the year you turn 65, beginning after the close of business on September 28, 2012.
September 29, 2012 – September 30, 2012	<ul style="list-style-type: none"> Mondelēz Global participants' account balances will be in the Mondelēz Global 401(k) Savings Plan and may be viewed online, but no transactions can be conducted. 	<ul style="list-style-type: none"> Please note: Mondelēz Global participants will see a zero balance in their Kraft Foods Group 401(k) Savings Plan and see their transferred balance in the new Mondelēz Global 401(k) Savings Plan.
October 1, 2012, 9:00 a.m. Central time	<ul style="list-style-type: none"> The new Mondelēz International Retirement and Savings Plan Center opens for questions for all Mondelēz Global 401(k) Savings Plan participants at 9:00 a.m. Central time. The new Fidelity NetBenefits® website is launched and available for all Mondelēz Global 401(k) Savings Plan participants. Beneficiary information and e-mail preferences currently on file for the Kraft Foods Group 401(k) Savings Plan will automatically be transferred to the Mondelēz Global 401(k) Savings Plan. 	<ul style="list-style-type: none"> Mondelēz Global participants call a new phone number at 1-866-612-4582. Mondelēz Global participants access the new Mondelēz NetBenefits website at www.NetBenefits.com/mondelez. No action required. For participants who are invested in the Kraft Stock Fund, you will remain unable to make any account transactions until October 3, 2012. For participants who are not invested in the Kraft Stock Fund, you will be able to make any account transactions by calling the Mondelēz International Retirement and Savings Plan Center or by accessing the Mondelēz NetBenefits website. See page 11 for more information on how to access your account.

Schedule of Key Dates for Mondelēz Global Participants, continued

Key Date	Plan Activity	What It Means to You
October 1, 2012, at 3:00 p.m. Central time	<ul style="list-style-type: none"> • Kraft Stock Fund balances will be valued after the close of the NASDAQ Stock Market (NASDAQ) on October 1, 2012. • The Kraft Stock Fund's name will be changed to the Mondelēz International Stock Fund. • A new frozen Kraft Foods Group Stock Fund will be established. 	<ul style="list-style-type: none"> • You will remain unable to make contributions or exchanges into or out of the Mondelēz International Stock Fund (formerly named Kraft Stock Fund) until October 3, 2012. • You will be unable to make exchanges out of the Kraft Foods Group Stock Fund until October 3, 2012. • See page 9 for periods of restrictions on plan activities.
October 3, 2012	<ul style="list-style-type: none"> • For participants that had a balance in the Kraft Stock Fund at 3:00 p.m. Central time on September 28, 2012: <ul style="list-style-type: none"> ◦ Your unit(s) in the Mondelēz International Stock Fund (formerly named Kraft Stock Fund) will be reflected in your account balance. ◦ Units in the new Kraft Foods Group Stock Fund will be reflected in your account balance. • The Kraft Foods Group Stock Fund will be frozen to new contributions or exchanges. • The blackout period for the Mondelēz International Stock Fund (formerly the Kraft Stock Fund) and the new Kraft Foods Group Stock Fund is expected to end at 9:00 a.m. Central time on October 3, 2012. 	<ul style="list-style-type: none"> • See Part III for an example and more information regarding the Mondelēz International Stock Fund and the Kraft Foods Group Stock Fund. • You will not be able to make contributions or exchanges into the Kraft Foods Group Stock Fund. • If you had a balance in the Kraft Stock Fund as of 3:00 p.m. Central time on September 28, 2012, you will be able to conduct all account transactions including: <ul style="list-style-type: none"> ◦ Review your balances in the Mondelēz International Stock Fund and the Kraft Foods Group Stock Fund. ◦ Request exchanges (transfers) out of or into the Mondelēz International Stock Fund. ◦ Request exchanges (transfers) out of the Kraft Foods Group Stock Fund. ◦ Request loans and withdrawals.

Periods of Restrictions on Plan Activities

There will be two periods of time when your Mondelēz Global 401(k) Savings Plan account activities will be restricted.

Effective as of the close of business on September 28, 2012, Mondelēz participants' assets in the Kraft Foods Group 401(k) Savings Plan will be transferred to the Mondelēz Global 401(k) Savings Plan. Starting at 3:00 p.m. Central time on September 28, 2012, and continuing through the weekend, you will be unable to direct or diversify any of your investments, including the Kraft Stock Fund, process an exchange or rollover, request a loan, withdrawal, or distribution, check your account balance, or engage in other activities in the Mondelēz Global 401(k) Savings Plan. Starting September 29, 2012, through September 30, 2012, Mondelēz Global participants will be able to view their Mondelēz Global 401(k) Savings Plan account online on the Fidelity NetBenefits website. All restrictions will be removed from Mondelēz Global 401(k) Savings Plan account balances as of 9:00 a.m. Central time on Monday, October 1, 2012, unless you have a balance in the Kraft Stock Fund.

If you have a balance in the Kraft Stock Fund as of 3:00 p.m. Central time on Friday, September 28, 2012, the period of time during which you will be unable to exercise your rights otherwise available under the Mondelēz Global 401(k) Savings Plan is expected to continue through Wednesday, October 3, 2012, at 9:00 a.m. Central time. This period of time is called a "blackout period."

Between 3:00 p.m. Central time on September 28, 2012, and until the blackout period ends on October 3, 2012, you will be unable to make contributions or exchanges into or out of the Kraft Stock Fund (which will be renamed the Mondelēz International Stock Fund at the Spin-Off). In addition, you will be unable to make exchanges (transfers) out of the new Kraft Foods Group Stock Fund until the blackout period ends on October 3, 2012.

For questions regarding the blackout period, call the Kraft Foods Retirement and Savings Plan Center at Fidelity at 1-877-208-0782. Participants calling from outside the U.S. should dial their country's AT&T Direct Access Code, followed by 1-877-833-9900. Participants calling from an area unsupported by AT&T Direct should use the following international collect number: 1-508-787-9902. Participants needing a TDD number should call 1-888-343-0860.

It is very important that you review your current investments in light of your inability to direct or diversify your investments and other account restrictions during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

You should be aware that there is a risk to holding a substantial portion of your assets in the securities of any one company, as investments in stock of individual companies may be subject to wider price swings, up and down, in short periods of time than investments in diversified funds. A wide swing in a single company's stock price might result in a large loss during the blackout period, and you would not be able to exchange out of the investment fund relating to such stock while it is subject to a blackout period.

Transfer of Mondelēz Global Participants' Assets to the Mondelēz Global 401(k) Savings Plan

Mondelēz Global participants' assets in the Kraft Foods Group 401(k) Savings Plan will be transferred to the Mondelēz Global 401(k) Savings Plan as of the close of business on September 28, 2012. See page 9 for information regarding restrictions on your account during this transition.

Same Types of Investment Options as of Transfer to Mondelēz Global 401(k) Savings Plan

The same types of investment options available to you under the Kraft Foods Group 401(k) Savings Plan will also be available under the Mondelēz Global 401(k) Savings Plan as of close of business on September 28, 2012. Any balances Mondelēz Global participants have invested in the Kraft Foods Group 401(k) Savings Plan investment options will transfer in kind to the same types of investment options available under the Mondelēz Global 401(k) Savings Plan as of the close of business on September 28, 2012. Except for future contributions to the Kraft Stock Fund after 3:00 p.m. Central time on September 28, 2012, future contributions will continue to be invested in these investment options in accordance with your prior investment elections under the Kraft Foods Group 401(k) Savings Plan until you change your election. Contributions directed to the Kraft Stock Fund after 3:00 p.m. Central time on September 28, 2012, will be redirected to the Target Date Fund with the retirement year closest to the year you turn 65, unless you direct otherwise after the Spin-Off.

Participants in the Mondelēz Global 401(k) Savings Plan will not be able to make new contributions or exchanges into the Altria Stock Fund, the Philip Morris International Stock Fund and, after the Spin-Off, into the new Kraft Foods Group Stock Fund. Exchanges out and withdrawals from these funds can be requested at any time. The Altria Stock Fund, the Philip Morris International Stock Fund, and the new Kraft Foods Group Stock Fund will be removed as an investment option under the 401(k) Savings Plans effective June 30, 2014, as discussed on page 22.

A short-term trading fee will not be charged as part of the plan transition. If you request a change either before or after the transition without satisfying the required holding period, you may incur a short-term trading fee.

Stock Fund Changes and Restrictions Due to Spin-Off

As a result of the Spin-Off, the Kraft Stock Fund will be renamed the Mondelēz International Stock Fund as of the close of business on October 1, 2012. Between 3:00 p.m. Central time on September 28, 2012, and until the blackout period ends on October 3, 2012, you will be unable to direct or diversify your investments held in the Mondelēz International Stock Fund (formerly the Kraft Stock Fund).

Please note that all future money that you have directed to the Kraft Stock Fund after 3:00 p.m. Central time on September 28, 2012, will be redirected to the Target Date Fund with the retirement year closest to the year you turn 65, unless you direct otherwise on or after October 1, 2012.

If you want to change your Kraft Stock Fund investment election or direct future contributions to the Mondelēz International Stock Fund, you will need to make such election on or after October 1, 2012, on the Fidelity NetBenefits website at www.NetBenefits.com/mondelez or call the Mondelēz International Retirement and Savings Plan Center at 1-866-612-4582.

If you currently have the Kraft Stock Fund as one of your investment elections, you should review and update your election.

New Kraft Foods Group Stock Fund Frozen to New Money

If you have an investment in the Kraft Stock Fund as of 3:00 p.m. Central time on September 28, 2012, you will receive units in the Kraft Foods Group Stock Fund due to the Spin-Off. See pages 18–20 for further details about this transaction.

The new Kraft Foods Group Stock Fund will be frozen to new money. No new money will be allowed into the Kraft Foods Group Stock Fund under the Mondelēz Global 401(k) Savings Plan. You can keep your balance in the Kraft Foods Group Stock Fund that you will receive as a result of the Spin-Off, or you can transfer money out of the Kraft Foods Group Stock Fund at any time beginning after the blackout period ends on October 3, 2012. However, once you transfer money out of the Kraft Foods Group Stock Fund, you will not be allowed to move money back into that Fund.

Mondelēz Global 401(k) Savings Plan Account Access as of October 1, 2012

Online

Below are the instructions for accessing your 401(k) Savings Plan account at Fidelity through MyHR Online or directly through the Fidelity website.

For Active Employees

Go to **MyHR Online** at <https://myhronline.krft.net>. **MyHR Online** is available 24/7 from anywhere you have Internet access. You will be prompted to enter your username (LAN ID) and password.

Click on **Benefits** under **Quick Links** on the left side of the home page to access **MyBenefits Online**. You will be asked to reenter your username (LAN ID) and password to access the benefits website.

On **MyBenefits Online**, click on the **My 401(k) Savings Plan** link under **At Your Fingertips** to access the Fidelity NetBenefits website.

If you have not previously set up a username and password, the first time you access your 401(k) Savings Plan account at Fidelity, you will need to follow the instructions below. **Please note if you already have a username and password you used for your Kraft Foods Group 401(k) Savings Plan, Kraft Foods pension, or to access any other personal Fidelity account, you will use the same username and password for your Mondelēz Global 401(k) Savings Plan account as well.**

If you are a new user:

Your Social Security number is your initial username. It is recommended that, after your initial login, you select a different username that is 6 to 15 letters and/or digits.

Enter your password, which should be 6 to 12 letters and/or digits.

To protect your password in case you forget it, set up a security question.

Enter an e-mail address.

For Active or Retired Employees

Go directly to the Fidelity NetBenefits website at www.NetBenefits.com/mondelez. If you have not previously set up a username and password, the first time you access your 401(k) Savings Plan account at Fidelity, you will need to follow the instructions below. **Please note if you already have a username and password you use for your Kraft Foods Group 401(k) Savings Plan, Kraft Foods pension, or to access any other personal Fidelity account, you will use the same username and password for your Mondelēz Global 401(k) Savings Plan account as well.**

If you are a new user:

Your Social Security number is your initial username. It is recommended that, after your initial login, you select a different username that is 6 to 15 letters and/or digits.

Enter your password, which should be 6 to 12 letters and/or digits.

To protect your password in case you forget it, set up a security question.

Enter an e-mail address.

Phone

Below are the automated phone system instructions for setting up your username and password at the Mondelēz International Retirement and Savings Plan Center at Fidelity. **Please note if you already have a username and password you use for your Kraft Foods Group 401(k) Savings Plan or pension, or to access any other personal Fidelity account, you will use that same username and password for your Mondelēz Global 401(k) Savings Plan account as well.**

Call the **Mondelēz International Retirement and Savings Plan Center at Fidelity** at 1-866-612-4582.

Participants calling from outside the U.S. should dial their country's AT&T Direct Access Code, followed by 1-866-612-4582.

Participants calling from an area unsupported by AT&T Direct should use the following international collect number: 1-508-787-9902.

Participants needing a TDD number should call 1-888-343-0860.

Enter your Social Security number when prompted.

Your Social Security number is your initial username. It is recommended that, after your initial call, you select a different username that is 6 to 15 letters and/or digits.

You will be prompted to enter your date of birth.

Once your information is validated, you will be asked to enter a 6 to 12 digit number as your password. You will then be asked to enter your password again for confirmation.

To protect your password in case you forget it, set up a security question.

Fidelity's automated phone system will be 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 New York Stock Exchange holidays).

*There is a maintenance period when some services may not be available.

Part II For Kraft Foods Group Participants

Overview

Kraft Foods Group employees will continue to participate in the Kraft Foods Group 401(k) Savings Plan. The fund line-up of the Kraft Foods Group 401(k) Savings Plan, except for the stock funds, will remain the same. Your current balances and investment elections will continue to be in effect, other than any election to invest future contributions in the Kraft Stock Fund. Other current 401(k) Savings Plan provisions will not change as a result of the Spin-Off.

The Spin-Off will occur at 4:00 p.m. Central time on October 1, 2012. If you have a balance in the Kraft Stock Fund as of 3:00 p.m. Central time on September 28, 2012, you will retain your current units in the Kraft Stock Fund (which will be renamed the Mondelēz International Stock Fund at the Spin-Off). The value of each unit will decrease as a result of the Spin-Off; however, you will receive units in the new Kraft Foods Group Stock Fund. See pages 18–20 for further details about this transaction.

Enclosures Included With This Guide

- Kraft Foods Group 401(k) Savings Plan Qualified Default Investment Alternative (“QDIA”) Notice
- BlackRock LifePath® Target Date Fund Fact Sheets

Prior to the Spin-Off, you will receive a summary plan description and other prospectus materials that will provide additional information regarding the Kraft Foods Group 401(k) Savings Plan and the investment line-up under the 401(k) Savings Plan. You should read the summary plan description and other prospectus materials which, together with Parts II, III, and IV of this Spin-Off Guide and the enclosed Fund Fact Sheets, will constitute a prospectus covering securities that have been registered under the Securities Act of 1933.

Schedule of Key Dates for Kraft Foods Group Participants

Please review the following schedule of key dates to understand how your 401(k) Savings Plan account activities may be affected during the Spin-Off transition period. If you would like to make any transactions in your account prior to the start of the Spin-Off transition at 3:00 p.m. Central time on October 1, 2012, contact the Kraft Foods Retirement and Savings Plan Center at Fidelity at 1-877-208-0782.

Key Date	Plan Activity	What It Means to You
September 28, 2012, at 3:00 p.m. Central time	<ul style="list-style-type: none"> The Kraft Stock Fund blackout period begins at 3:00 p.m. Central time for any participant invested in the Kraft Stock Fund. See page 15 for more information on periods of restrictions on plan activities. For any participant invested in the Kraft Stock Fund, if you do not change your future investment election prior to 3:00 p.m. Central time on September 28, 2012, all future contributions directed to the Kraft Stock Fund will be redirected to the Target Date Fund with the target retirement year closest to the year you turn 65. If you are not invested in the Kraft Stock Fund, the blackout period does not apply to you. 	<ul style="list-style-type: none"> If you are invested in the Kraft Stock Fund, you will not be able to make any account transactions beginning on September 28, 2012, at 3:00 p.m. Central time until October 3, 2012. <p>Action required prior to 3:00 p.m. Central time on September 28, 2012:</p> <ul style="list-style-type: none"> If you currently have the Kraft Stock Fund as one of your investment elections, you should review and update your election. If you do not change your future investment elections, all future money that you have directed into the Kraft Stock Fund will be redirected to the Target Date Fund with the retirement year closest to the year you turn 65, beginning after the close of business on September 28, 2012.
October 1, 2012, at 3:00 p.m. Central time	<ul style="list-style-type: none"> Kraft Stock Fund balances will be valued after the close of the NASDAQ on October 1, 2012. The Kraft Stock Fund's name will be changed to the Mondelēz International Stock Fund and will be frozen to new contributions or exchanges. A new Kraft Foods Group Stock Fund will be established. 	<ul style="list-style-type: none"> For participants invested in the Kraft Stock Fund, you will remain unable to make account transactions out of the Mondelēz International Stock Fund (formerly the Kraft Stock Fund) or into or out of the new Kraft Foods Group Stock Fund until October 3, 2012. See page 15 for periods of restrictions on plan activities.

Schedule of Key Dates for Kraft Foods Group Participants, continued

Key Date	Plan Activity	What It Means to You
<p>October 3, 2012</p>	<ul style="list-style-type: none"> • For participants that had a balance in the Kraft Stock Fund at 3:00 p.m. Central time on September 28, 2012: <ul style="list-style-type: none"> ◦ Your unit(s) in the Mondelēz International Stock Fund (formerly named Kraft Stock Fund) will be reflected in your account balance. ◦ Units in the new Kraft Foods Group Stock Fund will be reflected in your account balance. ◦ The Mondelēz International Stock Fund will be frozen to new contributions or exchanges. • The blackout period for the Mondelēz International Stock Fund (formerly the Kraft Stock Fund) and the new Kraft Foods Group Stock Fund is expected to end at 9:00 a.m. Central time on October 3, 2012. 	<ul style="list-style-type: none"> • See Part III for an example and more information regarding the Mondelēz International Stock Fund and the Kraft Foods Group Stock Fund. • If you had a balance in the Kraft Stock Fund as of 3:00 p.m. Central time on September 28, 2012, you will be able to conduct all account transactions including: <ul style="list-style-type: none"> ◦ Review your balances in the Mondelēz International Stock Fund and the new Kraft Foods Group Stock Fund. ◦ Request exchanges (transfers) out of the Mondelēz International Stock Fund. ◦ Request exchanges (transfers) out of or into the Kraft Foods Group Stock Fund. ◦ Request loans and withdrawals.

Periods of Restrictions on Plan Activities

If you have a balance in the Kraft Stock Fund beginning 3:00 p.m. Central time on September 28, 2012, there will be a period of time when you will be unable to direct or diversify your investments, process an exchange or rollover, request a loan, withdrawal, or distribution, check your account balance, or engage in other activities under the Kraft Foods Group 401(k) Savings Plan. This period of time during which you will be unable to exercise your rights otherwise available under the Kraft Foods Group 401(k) Savings Plan is called a “blackout period.” The blackout period is expected to end on October 3, 2012.

Between 3:00 p.m. Central time on September 28, 2012, and until the blackout period ends on October 3, 2012, you will be unable to make contributions or exchanges out of the Kraft Stock Fund (which will be renamed the Mondelēz International Stock Fund at the Spin-Off). In addition, you will be unable to make contributions or exchanges into or out of the new Kraft Foods Group Stock Fund until the blackout period ends on October 3, 2012. For this reason, it is very important that you review your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

For questions regarding the blackout period, call the Kraft Foods Retirement and Savings Plan Center at Fidelity at 1-877-208-0782. Participants calling from outside the U.S. should dial their country’s AT&T Direct Access Code, followed by 1-877-833-9900. Participants calling from an area unsupported by AT&T Direct should use the following international collect number: 1-508-787-9902. Participants needing a TDD number should call 1-888-343-0860.

It is very important that you review your current investments in light of your inability to direct or diversify your investments and other account restrictions during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

You should be aware that there is a risk to holding a substantial portion of your assets in the securities of any one company, as investments in stock of individual companies may be subject to wider price swings, up and down, in short periods of time than investments in diversified funds. A wide swing in the stock of a single company might result in a large loss during the blackout period, and you would not be able to exchange out of the investment fund relating to such stock while it is subject to a blackout period.

Investment Options that Are Not Changing Due to the Spin-Off

The investment options (other than the Kraft Stock Fund) available to you under the Kraft Foods Group 401(k) Savings Plan will continue to be available. Any balances Kraft Foods Group participants have invested in these investment options as of September 28, 2012 (other than the Kraft Stock Fund) will not be changed due to the Spin-Off.

Except for future contributions to the Kraft Stock Fund after 3:00 p.m. Central time on September 28, 2012, future contributions will continue to be invested in these funds in accordance with your prior investment elections unless you direct otherwise. Contributions directed to the Kraft Stock Fund after 3:00 p.m. Central time on September 28, 2012, will be redirected to the Target Date Fund with the retirement year closest to the year you turn 65, unless you direct otherwise after the Spin-Off.

Participants in the Kraft Foods Group 401(k) Savings Plan will not be able to make new contributions or exchanges into the Mondelēz International Stock Fund. Exchanges out and withdrawals can be requested at any time.

The Mondelēz International Stock Fund, the Altria Stock Fund, and the Philip Morris International Stock Fund will be removed as investment options under the Kraft Foods Group 401(k) Savings Plan effective June 30, 2014, as discussed on page 22.

Stock Fund Changes and Restrictions Due to Spin-Off

As a result of the Spin-Off, the Kraft Stock Fund will be renamed the Mondelēz International Stock Fund as of the close of business on October 1, 2012. Between 3:00 p.m. Central time on September 28, 2012, and until the blackout period ends on October 3, 2012, you will be unable to direct or diversify your investments held in the Mondelēz International Stock Fund (formerly the Kraft Stock Fund).

Please note that all future money that you have directed to the Kraft Stock Fund after 3:00 p.m. Central time on September 28, 2012, will be redirected to the Target Date Fund with the retirement year closest to the year you turn 65, unless you direct otherwise on or after October 1, 2012.

If you currently have the Kraft Stock Fund as one of your investment elections, you should review and update your election.

Mondelēz International Stock Fund Frozen to New Money

The Mondelēz International Stock Fund (formerly the Kraft Stock Fund) will be frozen to new money. You can keep your balance in the Mondelēz International Stock Fund, or you can transfer money out of the Mondelēz International Stock Fund at any time beginning after the blackout period ends on October 3, 2012. However, once you transfer money out of the Mondelēz International Stock Fund, you will not be allowed to move money back into that Fund.

Please note that all payroll contributions, rollover contributions, loan repayments, dividends, and transfers/reallocations of money directed to the Kraft Stock Fund after 3:00 p.m. Central time on September 28, 2012, will be redirected to the Target Date Fund with the target retirement year closest to the year you turn 65, unless you direct otherwise on or after October 1, 2012.

New Kraft Foods Group Stock Fund

If you have an investment in the Kraft Stock Fund as of 3:00 p.m. Central time on September 28, 2012, you will receive units in the Kraft Foods Group Stock Fund due to the Spin-Off. See pages 18–20 for further details about this transaction.

If you want to direct future contributions to the new Kraft Foods Group Stock Fund after the Spin-Off, you will need to make such election on the Fidelity NetBenefits website at www.NetBenefits.com/kraft or call the Kraft Foods Retirement and Savings Plan Center at 1-877-208-0782.

Kraft Foods Group 401(k) Savings Plan Account Access as of October 1, 2012

Online

Below are the instructions for accessing your 401(k) Savings Plan account at Fidelity through MyHR Online or directly through the Fidelity website.

For Active Employees

Go to **MyHR Online** at <https://myhronline.kraftfoods.com>. **MyHR Online** is available 24/7 from anywhere you have Internet access. You will be prompted to enter your username (LAN ID) and password.

Click on **Benefits** under **Quick Links** on the left side of the home page to access **MyBenefits Online**. You will be asked to reenter your username (LAN ID) and password to access the benefits website.

On **MyBenefits Online**, click on the **My 401(k) Savings Plan** link under **At Your Fingertips** to access the Fidelity website.

If you have not previously set up a username and password, the first time you access your 401(k) Savings Plan account at Fidelity, you will need to follow the instructions below. **Please note if you already have a username and password you used for your Kraft Foods pension or to access any other personal Fidelity account, you will use the same username and password for your Kraft Foods Group 401(k) Savings Plan account as well.**

If you are a new user:

Your Social Security number is your initial username. It is recommended that, after your initial login, you select a different username that is 6 to 15 letters and/or digits.

Enter your password, which should be 6 to 12 letters and/or digits.

To protect your password in case you forget it, set up a security question.

Enter an e-mail address.

For Active or Retired Employees

Go directly to the Fidelity NetBenefits website at www.NetBenefits.com/kraft. If you have not previously set up a username and password, the first time you access your 401(k) Savings Plan account at Fidelity, you will need to follow the instructions below. **Please note if you already have a username and password you use for your Kraft Foods pension or to access any other personal Fidelity account, you will use the same username and password for your Kraft Foods Group 401(k) Savings Plan account as well.**

If you are a new user:

Your Social Security number is your initial username. It is recommended that, after your initial login, you select a different username that is 6 to 15 letters and/or digits.

Enter your password, which should be 6 to 12 letters and/or digits.

To protect your password in case you forget it, set up a security question.

Enter an e-mail address.

Phone

Below are the automated phone system instructions for setting up your username and password at the Kraft Foods Retirement and Savings Plan Center at Fidelity. **Please note if you already have a username and password you use for your Kraft Foods pension or to access any other personal Fidelity account, you will use that same username and password for your Kraft Foods Group 401(k) Savings Plan account as well.**

Call the **Kraft Foods Retirement and Savings Plan Center at Fidelity** at 1-877-208-0782.

Participants calling from outside the U.S. should dial their country's AT&T Direct Access Code, followed by 1-877-208-0782.

Participants calling from an area unsupported by AT&T Direct should use the following international collect number: 1-508-787-9902.

Participants needing a TDD number should call 1-888-343-0860.

Enter your Social Security number when prompted.

Your Social Security number is your initial username. Kraft Foods recommends that, after your initial call, you select a different username that is 6 to 15 letters and/or digits.

You will be prompted to enter your date of birth.

Once your information is validated, you will be asked to enter a 6 to 12 digit number as your password. You will then be asked to enter your password again for confirmation.

To protect your password in case you forget it, set up a security question.

Fidelity's automated phone system will be 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 New York Stock Exchange holidays).

*There is a maintenance period when some services may not be available.

Part III How the Spin-off Will Affect Your 401(k) Savings Plan if You Are Invested in the Kraft Stock Fund

The Spin-Off will occur at 4:00 p.m. Central time on October 1, 2012:

- If you have a balance in the Kraft Stock Fund as of 3:00 p.m. Central time on September 28, 2012, you will retain your unit(s) in the Kraft Stock Fund as of the close of business on October 1, 2012. Please note: Your closing balance in the Kraft Stock Fund on September 28, 2012, will be determined after all transfer and payment requests relating to the Kraft Stock Fund (that are received before 3:00 p.m. Central time on September 28, 2012) have been processed.
- The Kraft Stock Fund will be renamed the Mondelēz International Stock Fund immediately after the close of business on October 1, 2012, and your units in the Kraft Stock Fund will then be reflected as units in the Mondelēz International Stock Fund.
- The value of each unit in Mondelēz International Stock Fund will decrease as a result of the Spin-Off; however, you will receive units in the new Kraft Foods Group Stock Fund. The number of units will be determined by the *distribution ratio* (as described on page 19).
- The new unit(s) in the new Kraft Foods Group Stock Fund will be credited to your 401(k) Savings Plan account after the close of the NASDAQ on October 1, 2012.
- You may not elect to receive the new unit(s) in the Kraft Foods Group Stock Fund that are credited to your 401(k) Savings Plan account in cash at the time of the Spin-Off.

Terms to Know

Distribution Ratio

One share of Kraft Foods Group, Inc. common stock will be distributed for every three shares of Kraft Foods Inc. common stock held on the record date for the Spin-Off.

Net Asset Value (NAV)

The value of each unit in an investment fund is called the net asset value (NAV). The NAV is generally determined after 3:00 p.m. Central time on each business day the NASDAQ is open. The NAV per unit is determined by dividing all of the assets of the fund (net of liabilities of the fund) by the total number of units in the fund.

The NAV of a unit in each investment fund in your account will increase or decrease as a result of a change in the market value of securities and the amount of cash held in the fund.

Market Value = Number of Units x NAV of a Unit

The market value of your interest in an investment fund is determined by multiplying the number of units you hold in that investment fund by the NAV.

The market value of your account is reported to you on the Fidelity NetBenefits website and on your Savings Plan statements.

Unit Allocation Ratio

The number of Kraft Foods Group Stock Fund units to be received by participants in the Kraft Stock Fund as a result of the Spin-Off divided by the total units in the Kraft Stock Fund at the close of the NASDAQ on October 1, 2012; used to determine the number of Kraft Foods Group Stock Fund units a participant in the Kraft Stock Fund will receive as a result of the Spin-Off.

Unit Accounting

Unit accounting is used to value all of the investment options in the 401(k) Savings Plan, including the Kraft Stock Fund and the new Kraft Foods Group Stock Fund. When you invest in a stock fund, your 401(k) Savings Plan account is credited with an interest in the stock fund, which is expressed as a unit. You do not directly own shares of company stock.

The trustee, State Street Bank, will hold shares of Kraft Foods Inc. stock (renamed Mondelēz International stock following the Spin-Off) and Kraft Foods Group stock for the benefit of the Mondelēz Global 401(k) Savings Plan and the Kraft Foods Group 401(k) Savings Plan. For each stock fund, the trustee invests in the company stock and reserves a small amount of cash in the fund (generally between 1.50% and 2.25% of the total fund value). The cash reserve is used to accommodate the daily trades into (where permitted under the 401(k) Savings Plan) and out of the stock fund. Therefore, each unit of a stock fund credited to your 401(k) Savings Plan account represents a proportionate interest in the stock, as well as the cash held by the trustee in the fund.

For example:

John's plan account includes **450 units** of the Kraft Stock Fund at a *net asset value (NAV)* of **\$10 per unit**. The *market value* of the Kraft Stock Fund units in his account is **\$4,500** (or **450 units x \$10 per unit NAV**).

If the cash reserve in the fund is **2%**, then **\$90** (or **\$4,500 x 0.02**) of John's interest in the fund is attributable to the cash held in the fund, and **\$4,410** (or **\$4,500 x 0.98**) of John's interest in the fund is attributable to the Kraft stock held in the fund.

The NAV of a unit in each investment fund in your account will increase or decrease as a result of a change in the market value of securities and the amount of cash held in the fund.

The following example is for illustrative purposes only and is not intended to show the actual unit value, which will be determined on October 1, 2012. Note that this example assumes that the sum of the closing market price of a share of Mondelēz International common stock and one-third of the closing price of a share of Kraft Foods Group common stock on October 2, 2012, is equal to the closing market price of Kraft Foods Inc. common stock on October 1, 2012. This may not, in fact, be the case.

It is expected that the trading price of Mondelēz International stock immediately following the Spin-Off will be lower than the trading price of Kraft Foods Inc. common stock immediately prior to the Spin-Off because the trading price will no longer reflect the value of the North American grocery business. Furthermore, until the market has fully analyzed the value of Mondelēz International (i.e., without the value of the North American grocery business), the trading price of shares of Mondelēz International common stock may fluctuate. We cannot assure you that, following the Spin-Off, the combined trading price of Mondelēz International common stock and one-third of a share of Kraft Foods Group common stock will equal or exceed what the trading price of Kraft Foods Inc. common stock would have been on October 1, 2012.

In this example, let's take a look at how the Spin-Off affects the 401(k) Savings Plan account of John, a participant who is invested in the Kraft Stock Fund as of the close of business on October 1, 2012.

In this example, assume that:

- The fair market value of one share of Kraft Foods Inc. common stock immediately prior to the Spin-Off on October 1, 2012, is \$39.
- Immediately following the Spin-Off on October 1, 2012, the closing market price of one share of Mondelēz International Stock (formerly Kraft Foods Stock) is **\$26**, and the closing market price of one share of Kraft Foods Group Stock is **\$34**.
- The distribution ratio is 1 to 3. This means that a shareholder of Kraft Foods Inc. stock will receive one share of Kraft Foods Group stock for every three shares of Kraft Foods Inc. stock owned. Put another way, for every share of Kraft Foods Inc. stock owned, a shareholder will receive 0.3333 of a share of Kraft Foods Group stock.

- **Example: 0.3333** of a share of Kraft Foods Group stock = **\$13.00** (or **0.3333 x \$39**).

So, for every share of Kraft Foods Inc. stock owned, a shareholder will receive \$13.00 of Kraft Foods Group stock, or 33.3% of the value of a Kraft Foods share. Example: **13.00 ÷ 39 = 0.3333**).

- But remember, John does not directly own shares of Kraft Foods Inc. stock in his 401(k) Plan account. Rather, his account includes units in the Kraft Stock Fund representing a proportionate interest in the cash and the Kraft Foods Inc. stock held in the fund. Therefore, immediately after the Spin-Off at the close of trading on NASDAQ on October 1, a portion of the value of John's interest in the Kraft Stock Fund that is attributable to both the cash and the stock held in the fund will be converted to units in the new Kraft Foods Group Stock Fund. The remaining value of John's interest will remain in the Kraft Stock Fund (the name of which will be changed to the Mondelēz International Stock Fund as of the Spin-Off).

Let's further assume, for purposes of this example, that:

- Immediately prior to the Spin-Off, John's account includes **450 units** of the Kraft Stock Fund at a *net asset value (NAV)* of **\$10 per unit**. The *market value* of John's units in the Kraft Stock Fund is **\$4,500** (or **450 units x \$10 NAV**) and the cash reserve is 2%. Therefore, 98% of the market value of John's interest in the Kraft Stock Fund or \$4,410 ($4,500 \times 0.98$) is attributable to the Kraft Foods Inc. stock held in the fund.

Immediately after the close of trading on the NASDAQ on October 1, 2012, based on the

formula above, 33.3% of the market value of John's Kraft Stock Fund will be converted to units in the Kraft Foods Group Stock Fund and credited to John's 401(k) Savings Plan account.

Example: \$4,500 x 0.3333 = \$1,500.

Immediately after the Spin-Off, and after the close of the NASDAQ on October 1, the new Kraft Foods Group Stock Fund is established with an initial NAV of \$10.00 per unit.

- On October 1, John's plan account is credited with **150 units** in the Kraft Foods Group Stock Fund ($1,500 \div \$10$ per unit).
 - The market value of John's Mondelēz International Stock Fund is now **\$3,000** (or $4,500 - 1,500$).
 - John's plan account continues to include **450 units** in the Mondelēz International Stock Fund. However, the market value of his balance is reduced because a portion of the former market value is now attributable to units in the Kraft Foods Group Stock Fund. Consequently, the NAV of a unit in the Mondelēz International Stock Fund is reduced from **\$10** to **\$6.67** ($3,000 \div 450$ units).

In this example, John started with **450 units** in the Kraft Stock Fund and received **150 units** in the Kraft Foods Group Stock Fund as a result of the Spin-Off. **For every one unit of the Kraft Stock Fund in his 401(k) Savings Plan account, his account will be credited with 0.3333 units of the Kraft Foods Group Stock Fund (or 150 ÷ 450)** as a result of the Spin-Off. This is referred to as the *unit allocation ratio*. The exact unit allocation ratio depends on the values of Kraft Foods Group stock and Mondelēz International stock, which will not be known until after the close of the NASDAQ on October 1, 2012.

Kraft Stock Fund (renamed Mondelēz International Stock Fund)	As of the close of the NASDAQ on October 1, 2012	As of October 2, 2012
NAV (market value)	\$4,500	\$3,000
Number of units	450	450
NAV per unit	\$10.00	\$6.67
Kraft Foods Group Stock Fund	As of the close of the NASDAQ on October 1, 2012	As of October 2, 2012
NAV (market value)	--0--	\$1,500
Number of units	--0--	150
NAV per unit	--0--	\$10.00
Total value	\$4,500	\$4,500

Part IV For Both Mondelēz Global and Kraft Foods Group Participants

Qualified Default Investment Alternative

The BlackRock LifePath® Target Date Funds are designed to satisfy the requirements of a qualified default investment alternative (“QDIA”), as defined by the U.S. Department of Labor (“DOL”). Please refer to the enclosed QDIA Notice for additional information. Additional information regarding the BlackRock LifePath Target Date Funds can be found in the enclosed Target Date Fund Fact Sheets.

Special Rules for Valuing the Kraft Foods Group Stock Fund and the Mondelēz International Stock Fund

Under normal conditions, transfers out of the Kraft Foods Group Stock Fund or the Mondelēz International Stock Fund are accommodated by the funds’ cash reserves and are valued using a net asset value (NAV) based on the NASDAQ closing price for that day. However, during periods of heavy net cash outflows, the cash reserve could be exhausted and the 401(k) Savings Plan’s trustee must sell stock to accommodate transfer requests.

If you decide to transfer out of the Kraft Foods Group Stock Fund or Mondelēz International Stock Fund and the cash reserve in either fund is exhausted, it is possible that the stock price used for your transaction would be adjusted according to the special rules governing the stock funds.

Under these special rules, your transfer out of the Kraft Foods Group Stock Fund or the Mondelēz International Stock Fund may be processed using the weighted average sales price of the shares sold by the 401(k) Savings Plan’s trustee during the next day to accommodate the transfer, rather than a NAV based on the NASDAQ closing price. More information about the special rules governing the stock funds will be available under the 401(k) Savings Plan’s summary plan description and other prospectus materials. These same rules apply to the frozen Altria Stock Fund and the frozen Philip Morris International Stock Fund.

Important Considerations Regarding Any Investment Holdings within the Kraft Foods Group Stock Fund and Mondelēz International Stock Fund

The following are important tax considerations if you plan to take a future distribution in shares of Kraft Foods Group stock or Mondelēz International stock. These same considerations apply to the Altria Stock Fund and the frozen Philip Morris International Stock Fund. **Please note: You should always consult with a tax advisor before performing a transaction with respect to any of the Company stock funds in the 401(k) Savings Plan.**

Employer Securities and Taxes

The shares of Kraft Foods Group stock in the Kraft Foods Group Stock Fund and the shares of Mondelēz International stock in the Mondelēz International Stock Fund are each employer securities. Under current tax rules, a tax benefit known as net unrealized appreciation (NUA) may be available to any participant who receives a distribution in shares of either or both of these employer securities as part of a lump-sum distribution or as a return of employee after-tax contributions from the 401(k) Savings Plan. If you elect to receive a distribution in shares, this tax benefit could enable you to defer tax on any net unrealized appreciation in the value of these securities at the time of distribution. Net unrealized appreciation is equal to the value of the securities you receive at the time of distribution over the cost basis of the securities received. When you later sell or exchange such securities, the amount realized on the sale or exchange, up to the amount of any net unrealized appreciation that was excluded from your income at the time of the distribution, is treated under current tax law as long-term capital gain. Under current tax law, the tax treatment of any additional amount of gain realized on such sale or exchange will depend upon how long you hold the stock after the distribution. As this is a complicated area of the tax laws and the tax laws are subject to change, you should consult with a tax advisor before taking a distribution from the 401(k) Savings Plan.

Retaining Your Cost Basis

The cost basis is the cost to your account when you acquire Kraft Foods Group stock or Mondelēz International stock. Cost basis is used to determine net unrealized appreciation on distributions in shares of employer securities. Retaining your cost basis will increase the amount of NUA that may be available to you if you receive a distribution from the 401(k) Savings Plan in shares of Kraft Foods Group stock or Mondelēz International stock. Fidelity Investments maintains the records of the cost basis of the Mondelēz International stock and Kraft Foods Group stock acquired in the Mondelēz International Stock Fund (formerly Kraft Stock Fund) and the Kraft Foods Group Stock Fund. Your cost basis of Mondelēz International stock in the Mondelēz International Stock Fund will be reduced based on the amount of Kraft Foods Group Stock Fund units allocated in your account due to the Spin-Off. The same amount of cost basis removed from your Mondelēz International stock cost basis will be added to your Kraft Foods Group stock cost basis, thus preserving your total stock cost basis.

Your cost basis will automatically be retained when you make an exchange into another company stock fund as permitted under your 401(k) Savings Plan. Participants in the Kraft Foods Group 401(k) Savings Plan may exchange from the Mondelēz International Stock Fund to the Kraft Foods Group Stock Fund. Participants in the Mondelēz Global 401(k) Savings Plan may exchange from the Kraft Foods Group Stock Fund to the Mondelēz International Stock Fund.

As this is a complicated area of the tax laws, you should consult with a tax advisor before taking any distribution from your 401(k) Savings Plan.

Sun-Setting of All Frozen Company Stock Funds under Both the Kraft Foods Group 401(k) Savings Plan and the Mondelēz Global 401(k) Savings Plans as of June 30, 2014

As of June 30, 2014, all of the frozen company stock funds are scheduled to be removed as an investment option under both the Kraft Foods Group and the Mondelēz Global 401(k) Savings Plans.

This means that the Mondelēz International Stock Fund, the Altria Stock Fund, and the Philip Morris International Stock Fund will be removed as an investment option under the Kraft Foods Group 401(k) Savings Plan as of June 30, 2014.

This means that the Kraft Foods Group Stock Fund, the Altria Stock Fund, and the Philip Morris International Stock Fund will be removed as investment options under the Mondelēz Global 401(k) Savings Plan as of June 30, 2014.

If you have a balance in any of these frozen funds, you can stay invested in these frozen company stock funds **until June 30, 2014.**

If you have a balance in any of these frozen 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 to transfer money out of these funds at any time prior to June 30, 2014.

Financial Engines

Take advantage of the investment planning tools offered by Financial Engines that can be accessed on the Fidelity NetBenefits website or by calling **1-888-624-9055** for more information.

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Financial Engines Advisors LLC, a federally registered investment advisor, has been appointed to provide investment management and advisory services, including Professional Management and Online Advice, to participants. Financial Engines is not affiliated with Fidelity Investments. Financial Engines does not guarantee future results.

This communication provides only a summary of certain features of the Kraft Foods Group 401(k) Savings Plan and the Mondelez Global 401(k) Savings Plan. More complete plan details are contained in the summary plan descriptions (“SPDs”) and the governing plan documents. Differences between this communication and the SPDs and the applicable plan documents are not intended. If, however, any differences are found to exist, the relevant provisions of the applicable plan document will govern.

Both the Kraft Foods Group 401(k) Savings Plan and Mondelez Global 401(k) Savings Plan are intended to be participant-directed plans as described in Section 404(c) of ERISA, which means that fiduciaries of the plans are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Information was provided by Kraft Foods. Fidelity Investments is not responsible for its content.

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