

Kraft Foods Group 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. 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, 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.

U. S. Benefits Transition Information & Contacts

HEALTH & WELFARE PLANS

PLAN OR ITEM	KRAFT FOODS GROUP
Medical and Prescription Drug I.D. Cards	<ul style="list-style-type: none"> You will continue to use your current Aetna ID cards or HMO ID cards through 2012.
Health Savings Account (HSA) Debit Card	<ul style="list-style-type: none"> If enrolled in the High Deductible Health Plan, you will continue to use your Aetna Health Savings Account debit cards for 2012.
Benefits Center Phone Numbers & Websites	<p>The phone number for the Kraft Foods Benefits Center is not changing.</p> <ul style="list-style-type: none"> Kraft Foods Benefits Center: 1-800-321-7960. <p>The URL for MyBenefits Online is changing.</p> <ul style="list-style-type: none"> MyBenefits Online (http://mybenefitsonline.kraft.com) <p>Important: MyBenefits Online will not be available from September 26, 2012 to October 8, 2012.</p> <ul style="list-style-type: none"> During this time, please call the Kraft Foods 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).
Health Care Provider Phone Numbers & Websites	<p>Aetna</p> <ul style="list-style-type: none"> www.aetnavigators.com There will be no change to your existing user ID and passwords. 1-888-598-1577 <p>HMO phone numbers and websites are available on MyBenefits Online or on your ID cards.</p> <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	KRAFT FOODS GROUP
Phone Numbers & Websites	<p>The phone number for the Kraft Foods Retirement & Savings Plan Center is not changing.</p> <ul style="list-style-type: none">• Kraft Foods Retirement & Savings Plan Center: 1-877-208-0782 <p>The URL for the Kraft Foods Group 401(k) Savings Plan recordkeeper, Fidelity, is not changing.</p> <ul style="list-style-type: none">• Fidelity NetBenefits: http://netbenefits.com/kraft <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 frozen to new money (contributions and dividend reinvestment) as of the Spin-Off.• A new Kraft Foods Group Stock Fund will be established under the plan following the Spin-Off, and will be an active investment fund under the Kraft Foods Group Thrift 401(k) Savings Plan following 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 Kraft Foods Group Thrift 401(k) Savings Plan.• This means that the Mondelēz International 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.