

RETIREMENT CHECKLISTS

As you plan your retirement, use these checklists for what to consider, and when.

ONE YEAR FROM RETIREMENT

Make a plan

- ☐ Determine your retirement date.
- ☐ When you're comfortable sharing, let your manager know of your intent to retire. Together, decide the best approach to managing your transition to retirement.
- ☐ As you plan, you may find these process-related details on the [Employee Center](#) helpful.

Check out your health and welfare coverages and retirement benefits currently in place, including those outside of MDLZ

- ☐ Go to [MyBenefits Online](#) and revisit the health and welfare coverages you currently have as an active MDLZ employee.
- ☐ Contact the Mondelēz International Retirement and Savings Plan Center at 1-866-612-4582 or visit the Fidelity NetBenefits website at www.netbenefits.com to determine if you're eligible for a retirement benefit from a MDLZ-sponsored:
 - Defined benefit pension plan (pension benefit); and/or
 - 401(k) savings plan
- ☐ Determine your Medicare eligibility by going to www.medicare.gov.
- ☐ Learn more about potential Social Security retirement benefits at www.ssa.gov or call the Social Security Administration at 1-800-772-1213.

SIX MONTHS FROM RETIREMENT

Update your personal information

- ☐ Check that [Workday](#) accurately reflects your home address and phone number (if not, update your record). This will help ensure that you receive any benefit-related information that's mailed to your home.
- ☐ Ensure your primary email address is up to date on [MyBenefits Online](#) as well as on the [Fidelity NetBenefits website](#). If you're currently using your Company email address as your primary email, you'll want to update that to a personal email address, as you approach retirement, or once you've retired.
- ☐ Make sure your beneficiary designations for any applicable bank account, pension benefit, 401(k) Savings Plan, insurance policy, Health Savings Account (HSA), and/or Health Reimbursement Arrangement (HRA) are up to date.

90 DAYS FROM RETIREMENT

- ☐ Submit a signed letter of resignation to your manager. You can do so in [Workday](#) ([review the steps](#)). Be sure to choose the retirement option and in the comments section, include that your resignation letter is part of the formal retirement process. **If you and/or a covered family member are not yet age 65, review the pre-65 retiree medical coverage options and costs on [MyBenefits Online](#).** Consider which option and its relative cost may be best for you and your eligible family members going forward.
- ☐ **Review your pre-65 retiree medical coverage options (if eligible).** Select what's best for you and your eligible family members on [MyBenefits Online](#). Note: You'll be able to enroll starting on your retirement date.
- ☐ **Request a pension benefit estimate and/or start the pension benefit process (if eligible)*.** You can do so by calling the Mondelēz International Retirement and Savings Plan Center or by logging into your account on the [Fidelity NetBenefits website](#).
- ☐ **Apply for Medicare (if applicable).** If you're nearing, at, or older than age 65, apply for Medicare—if you haven't already. Learn more at www.medicare.gov.
- ☐ **Determine when you want to begin receiving your Social Security benefits.** This may be different timing than other benefits. Contact Social Security, if applicable. Learn more at www.ssa.gov.

**Take action no less than 30 days, and no more than 180 days before retiring. If less than 90 days, your payment may be delayed.*

60 DAYS FROM RETIREMENT

- ☐ If you or a covered family member will be at least age 65 when you retire, make an appointment with the [Post-65 Via Benefits Exchange](#). The Post-65 Via Benefits Exchange is our vendor partner offering you access to medical, prescription drug, dental, and vision plans. Licensed benefit advisors can inform you about the supplemental Medicare coverage options available and help you enroll.
- ☐ **Confirm your personal information, like your mailing address and phone number, is accurate with the Post-65 Via Benefits Exchange.** Do so by calling 1-866-201-0758.

30 DAYS FROM RETIREMENT

- ☐ **Ensure your personal and beneficiary (where applicable) information is updated.**
- ☐ **Make your coverage decisions.** Finalize any applicable:
 - Pre-65 retiree medical coverage elections
 - Post-65 supplemental Medicare coverage elections
- ☐ **Review your 401(k) Savings Plan distribution options.** Think about your financial needs and expenses in retirement and consider discussing with a financial or tax advisor. Note that a retirement kit, which includes your distribution options, is mailed to your home within 10 days after your retirement date.
- ☐ **Call the Mondelēz International Retirement and Savings Plan Center.** Make sure you understand and get answers to any questions you may have about your pension benefit (if applicable) and/or 401(k) Savings Plan account. You can also request a 401(k) Saving Plan distribution by phone.
- ☐ **Use the funds in your Health Care Flexible Spending Account (Health Care FSA) (if applicable).** Your Health Care FSA coverage ends on the last day of the month in which you retire; unless you elect to temporarily continue coverage through COBRA.

This information is intended to provide high-level information regarding certain Company-sponsored retiree health and welfare coverages and retirement benefits. For more detailed information about the benefits available, please refer to the appropriate Summary Plan Descriptions (SPDs) and any corresponding Summary of Material Modification (SMM). As a reminder, the Company reserves the right to amend or terminate the retiree coverages and benefits that it sponsors at any time.