

GROUP LONG-TERM DISABILITY CERTIFICATE SUMMARY



This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on February 22, 2022.

POLICY INFORMATION

Policyholder:	AeroVironment, Inc.
Policy Effective Date:	September 1, 2015
Policy Number:	GLTD-AXG7
Group Number:	G000AXG7
Classification:	All Other Eligible Employees
Minimum Work Hours Required:	30 hours per week
Eligibility Present Waiting Period:	none
Eligibility Future Waiting Period:	none
When Insurance Begins:	the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period:	The later of: <ul style="list-style-type: none"> a) 180 calendar days; or b) the date Your Salary Continuation, Accumulated Sick Leave or short-term Disability ends.

BENEFITS

Monthly Benefit Percentage:	60%																				
Maximum Monthly Benefit:	\$10,000																				
Minimum Monthly Benefit:	\$100																				
Maximum Benefit Period:	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Age at Disability</th> <th style="text-align: left;">Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td>61 or less.....</td> <td>to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;</td> </tr> <tr> <td>62.....</td> <td>Your SSNRA, or 3 years and 6 months, whichever is longer;</td> </tr> <tr> <td>63.....</td> <td>Your SSNRA, or 3 years, whichever is longer;</td> </tr> <tr> <td>64.....</td> <td>Your SSNRA, or 2 years and 6 months, whichever is longer;</td> </tr> <tr> <td>65.....</td> <td>2 years;</td> </tr> <tr> <td>66.....</td> <td>1 year and 9 months;</td> </tr> <tr> <td>67.....</td> <td>1 year and 6 months;</td> </tr> <tr> <td>68.....</td> <td>1 year and 3 months;</td> </tr> <tr> <td>69 or older.....</td> <td>1 year.</td> </tr> </tbody> </table>	Age at Disability	Maximum Benefit Period	61 or less.....	to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;	62.....	Your SSNRA, or 3 years and 6 months, whichever is longer;	63.....	Your SSNRA, or 3 years, whichever is longer;	64.....	Your SSNRA, or 2 years and 6 months, whichever is longer;	65.....	2 years;	66.....	1 year and 9 months;	67.....	1 year and 6 months;	68.....	1 year and 3 months;	69 or older.....	1 year.
Age at Disability	Maximum Benefit Period																				
61 or less.....	to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;																				
62.....	Your SSNRA, or 3 years and 6 months, whichever is longer;																				
63.....	Your SSNRA, or 3 years, whichever is longer;																				
64.....	Your SSNRA, or 2 years and 6 months, whichever is longer;																				
65.....	2 years;																				
66.....	1 year and 9 months;																				
67.....	1 year and 6 months;																				
68.....	1 year and 3 months;																				
69 or older.....	1 year.																				
Own Occupation Definition:	Own-Occupation to 65																				
Family Care Benefit:	Included																				
Survivor Benefit:	3 months																				
Vocational Rehabilitation Benefit:	5%																				

LIMITATIONS/EXCLUSIONS

Alcohol/Drug Abuse/Substance Abuse Limitation: 24 months
Mental Disorder Limitation: 24 months
Pre-existing Condition Exclusion: 3/12