

Enrollment Request

Securian Retirement - A unit of Minnesota Life Insurance Company
P.O. Box 64787 • St. Paul, Minnesota 55164-0787 • Fax: 1-888-665-0801



PLAN AND EMPLOYEE INFORMATION

| | | | |
|---------------------------------------------------------------|--------------|------------------------|--------------------------|
| Plan name Graduate Medical Education, Inc. Retirement Plan | | Plan number 067231 | |
| Employee name | | Social Security number | |
| Date of birth | Date of hire | Date of rehire | Daytime telephone number |

SAVINGS ELECTION

Unless you make an election below, an automatic 3% pre-tax contribution will be withheld from your paycheck and deposited in an account under your name.

Pre-tax savings

I authorize my employer to deduct % or \$ from my paycheck per pay period.

After-tax savings

I elect to contribute % or \$ of my pay as a Roth(k) after-tax contribution.

I choose not to contribute

This will not prevent me from making contributions in the future. I must still complete, sign, and return this form.

INVESTMENT SELECTION

It is important to make an investment selection. *By signing this form without making a selection, or without having a previous selection on file, I hereby direct Securian to use the plan sponsor default election (TargetAge investment allocation) as my personal investment election for any future contributions.* I understand that I always have the ability to change my investment selection and that I should consult a financial advisor for questions regarding my own personal circumstances.

You may use the "Do it for me" option -- The TargetAge service that makes investment selection quick and easy.

I elect TargetAge for my account! You direct Securian to automatically invest your money in a pre-mixed portfolio based on your age and the portfolio progression chart on the next page. You also direct Securian to rebalance your account annually on your TargetAge set up date or on the next business day, and to reallocate, rather than rebalance your account when your age change indicates an allocation progression. See the TargetAge Disclosure page of this form for a description of the service, the plan investment options used, and the Disclosure.

- OR -

You may use the "Do it myself" option -- Select investments on your own (on the following pages).

Restrictions apply 30 days prior to the date of discontinuation of the contract for the Guaranteed Return Account.

For internal use only: 04/18/2013 1

AUTHORIZATION

I certify that all personal information is correct. I understand that changes are processed in accordance to the plan's timing provisions and these selections will continue until I give notice of a change. I also understand that variable investment options are not guaranteed and will gain or lose value depending on market conditions. My account value could be less than my initial investment. If I have selected TargetAge, I have read and agree to the terms of the Disclosure page in this form.

| | |
|-------------------------|------|
| Employee signature X | Date |
|-------------------------|------|

Questions? Call 1-800-233-2881 or log on to SecurianRetirementCenter.com.

TARGETAGE DISCLOSURE

You acknowledge the conditions of using the TargetAge service and direct Securian as indicated below. Your TargetAge selection will remain in effect until you opt out of the service, or until the plan or Securian cease to offer the service at any time after providing notice to the participant. The specific plan investment options that make up each TargetAge individual account asset allocation are shown below.

TargetAge Individual Account Portfolio Progression (numbers expressed as percent)

| Investment option | Your age | | | | | | | | | | | | | | | | |
|----------------------------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|
| | Up to 29* | 30 - 34 | 35 - 39 | 40 - 44 | 45 - 49 | 50 - 54 | 55 - 56 | 57 - 58 | 59 - 60 | 61 - 62 | 63 - 64 | 65 - 66 | 67 - 68 | 69 - 70 | 71 - 72 | 73 - 74 | 75 & over |
| Large Value Equity Index I | 30 | 29 | 27 | 26 | 24 | 23 | 21 | 20 | 18 | 17 | 15 | 14 | 12 | 11 | 9 | 8 | 6 |
| Large Growth Equity X | 30 | 29 | 27 | 26 | 24 | 23 | 21 | 20 | 18 | 17 | 15 | 14 | 12 | 11 | 9 | 8 | 6 |
| Small Value Equity XVIII | 10 | 9 | 9 | 8 | 8 | 7 | 7 | 6 | 6 | 5 | 5 | 4 | 4 | 3 | 3 | 2 | 2 |
| Small Growth Equity XII | 10 | 9 | 9 | 8 | 8 | 7 | 7 | 6 | 6 | 5 | 5 | 4 | 4 | 3 | 3 | 2 | 2 |
| International Core I | 20 | 19 | 18 | 17 | 16 | 15 | 14 | 13 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 4 |
| Guaranteed Return Account | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70 | 75 | 80 |

*If the plan's participant default investment option is TargetAge, then for participants who are under age 30 and do not provide investment direction, plan contributions and account balances will be allocated, and automatically rebalanced, according to the age 30-34 allocation until their first automatic reallocation date after reaching age 35.

While using TargetAge, you will not be able to make other investment allocation changes, transfers or auto rebalancing requests. Performing these transactions will automatically remove you from TargetAge, canceling all scheduled rebalancing and reallocation transactions. You may also voluntarily opt out of TargetAge at any time. If your plan no longer offers TargetAge, your participation in it will cease, and no further rebalancing or reallocation transactions will occur. Securian may terminate the service at any time after providing written notice.

In applying a particular asset allocation to your individual situation, you should consider your other assets, income and investments (e.g., equity in a home, IRAs, savings accounts and interests in other qualified and non-qualified plans) in addition to your assets in the retirement savings plan. Consult a financial advisor for questions on your personal financial situation.

TargetAge allocation portfolios are based on generally accepted investment principles and consider investors' life expectancy. TargetAge should not be construed as investment advice. You should select your investments based on your specific goals and situation. Variable investment options are not guaranteed and may increase or decrease in value.

TargetAge allocation portfolios illustrate some of the possible examples that may be appropriate for your situation. Other investment alternatives having similar risk and return characteristics can still be created from the investment options available in your plan. For more information on these alternatives review your enrollment material or visit SecurianRetirementCenter.com.

The specific plan investments used in the allocations may be subject to change at the discretion of the Plan Sponsor, or due to the closing of an investment.

Authorize your selection by signing this form.

If you prefer to invest using the "Do it myself" option, continue to the next section.

****DO NOT COMPLETE IF YOU HAVE CHOSEN THE "DO IT FOR ME" OPTION****

| | |
|---------------------------------------------------------------|------------------------|
| Plan name Graduate Medical Education, Inc. Retirement Plan | Plan number 067231 |
| Employee name | Social Security number |

"DO IT MYSELF" OPTION: SELECT YOUR OWN INVESTMENT ELECTIONS

You have two ways to select your own investment elections for future contributions. You can create a **custom allocation portfolio** (shown below) or choose a **model allocation portfolio** based on your investing style (next section).

Custom Allocation Portfolio

To create your own custom allocation portfolio, indicate the percentage of contributions you want directed to each investment.

| Investment option | Underlying investment name | # | Whole % |
|--------------------------------|-----------------------------------------------------------|----|-------------|
| LifeStrategy I | Vanguard LifeStrategy Growth Fund | 41 | |
| LifeStrategy II | Vanguard LifeStrategy Moderate Growth Fund | 42 | |
| LifeStrategy III | Vanguard LifeStrategy Conservative Growth Fund | 43 | |
| Intermediate-Term Bond IndexIA | Vanguard Intermediate-Term Bond Index Fund, Signal Shares | 5T | |
| Real Estate | Ivy Real Estate Securities Fund Class Y | 75 | |
| Large Value Equity Index I | Advantus S&P 500®/Citigroup Value Index | 47 | |
| Large Value Equity VII | Invesco Comstock Fund, R5 | 55 | |
| Large Equity Index I | Advantus S&P 500® Index | 11 | |
| Large Equity VII | Victory Institutional Diversified Stock Fund | 6Q | |
| Large Growth Equity Index I | Advantus S&P 500®/Citigroup Growth Index | 48 | |
| Large Growth Equity X | Turner Large Cap Growth | 6U | |
| Mid-Cap Value Equity IV | Columbia Mid Cap Value Opportunity Fund, Class R5 | 4U | |
| Mid-Cap Growth Equity I | Disciplined Growth Investors Mid Cap Growth | 59 | |
| Small Value Equity XVIII | MetWest Capital Small Cap Intrinsic Value | 6L | |
| Small Equity III | DFA U.S. Small Cap Portfolio | 65 | |
| Small Growth Equity XII | Alger Small Cap Growth Portfolio, Class I-2 | 1R | |
| International Core I | GMO International Core Equity Fund, Class III | 67 | |
| Guaranteed Return Account | Minnesota Life General Assets | 1G | |
| | | | 100% |

Maintain the above investment mix

I elect to auto rebalance my account - Your available existing balance will automatically be rebalanced, to your investment elections on file at that time, annually on the last business day of the month starting the month this form is received by Securian. If you prefer, you may set up a different frequency or start date online once you have access. Auto rebalancing is not a substitute for investment advice from a financial advisor.

STEPS TO COMPLETE YOUR ENROLLMENT

1. Verify all appropriate sections are complete and authorize your selection by signing this form.
2. Keep a copy of this form and return the completed original to your employer.
3. Visit SecurianRetirementCenter.com or call 1-800-233-2881 to request a transfer of any existing money.

IF YOU PREFER TO CHOOSE A MODEL ALLOCATION PORTFOLIO, CONTINUE TO THE NEXT SECTION.

****DO NOT COMPLETE IF YOU HAVE MADE AN INVESTMENT SELECTION****

| | |
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Model Allocation Portfolio

Choose a model allocation portfolio based on your investing style. You'll be able to actively manage your account while getting help selecting your desired investment mix. By making this selection, your future contributions will be invested based on the percentages indicated below.

| Investment option | Your investing style | | | | | | | | | | | | | | | | |
|----------------------------|----------------------|----|----|------------|----|----|----------|----|----|--------------|----|----|-------------------|----|----|----|----|
| | Very aggressive | | | Aggressive | | | Moderate | | | Conservative | | | Very conservative | | | | |
| | | | | | | | | | | | | | | | | | |
| Large Value Equity Index I | 30 | 29 | 27 | 26 | 24 | 23 | 21 | 20 | 18 | 17 | 15 | 14 | 12 | 11 | 9 | 8 | 6 |
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| Guaranteed Return Account | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70 | 75 | 80 |

In applying a particular asset allocation to your individual situation, you should consider your other assets, income and investments (e.g., equity in a home, IRAs, savings accounts and interests in other qualified and non-qualified plans) in addition to your assets in the retirement savings plan.

Maintain the above investment mix

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Securian Retirement
www.SecurianRetirementCenter.com

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