FORM	4
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Check this box if no
longer subject to
Section 16. Form 4 or
Form 5 obligations
may continue. See
Instruction 1(b).

(Print or Type Resp

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden 0.5 hours per response ..

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Response	.5)											
1. Name and Address o RUBLE CHRIS C	2. Issuer Name an FORWARD AII				bol	:	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner					
430 AIRPORT ROA	(First)	(Middle)	3. Date of Earliest 7 05/17/2013	Transaction	(Mo	nth/Day/	Year)	[X_Officer (give title below) Other (specify below) Executive VP, Operations			
GREENEVILLE, T	(Street) N 37745		4. If Amendment, I	Date Origin	al Fil	ed(Month/I	Day/Year)	-	6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1.Title of Security (Instr. 3)		Date (Month/Day/Year)		Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	Ownership of Indi Form: Benefi	Beneficial	
			(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
Common Stock		05/17/2013		M		10,000	٨	\$ 28.9733	19,100.3886	D		
Common Stock		05/17/2013		S		10,000	D	\$ 38.5	9,100.3886	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number. SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)															
1. Title of	2.	3. Transaction	3A. Deemed	4. 5. Number		6. Date Exer	cisable and	7. Title and		8. Price of	9. Number of	10.	11. Nature		
Derivative	Conversion	Date	Execution Date, if	Transaction of		Expiration Date		Amount of		Derivative	Derivative	Ownership	of Indirect		
Security	or Exercise	(Month/Day/Year)	any	Code					Underlying		Security	Securities	Form of	Beneficial	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	· · · · · · · · · · · · · · · · · · ·				Securities		(Instr. 5)	Beneficially	Derivative	Ownership	
	Derivative				Acquired				(Instr. 3 and 4)					(Instr. 4)	
	Security				(A) or							0	Direct (D)		
					Disposed of							1	or Indirect		
					(D)							Transaction(s)			
				(Instr. 3, 4,							(Instr. 4)	(Instr. 4)			
					and 5)										
											Amount				
								Date	Expiration		or				
								Exercisable		Title	Number				
				C 1	* *	<i>.</i>					of				
				Code	V	(A)	(D)				Shares				
Stock															
Option	\$	05/15/2012					10.000		00/14/2015	Common Stock	10.000	^ ^		P	
(Right to		05/17/2013		М			10,000	<u>(1)</u>	02/14/2015	Stock	10,000	\$ 0	71,416	D	
	20.9755									Stock					
Buy)															

Reporting Owners

	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
RUBLE CHRIS C 430 AIRPORT ROAD GREENEVILLE, TN 37745			Executive VP, Operations						

Signatures

05/20/2013 /s/ Michael P. McLean, Attorney-in-Fact Date ----Signature of Reporting Person

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

At the time of grant, this option was scheduled to vest 25% each year over a four year period commencing on 2/14/06. As of 12/31/05, all options then outstanding became fully (1) exercisable as a result of the Board of Directors accelerating the vesting of all outstanding stock options awarded to employees, officers and non-employee directors under the Company's stock option award plans.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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