FORM 4	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).

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 Responses	s)											
1. Name and Address of BELL RODNEY L	2. Issuer Name an FORWARD AII			•••	bol	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner						
430 AIRPORT ROA	3. Date of Earliest Transaction (Month/Day/Year) 02/19/2014						XOfficer (give title below) Other (specify below) CFO, SVP & Treasurer					
GREENEVILLE, TI	(Street) N 37745		4. If Amendment, Date Original Filed(Month/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)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		l of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	Ownership of	7. Nature of Indirect Beneficial	
				Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)		
Common Stock		02/19/2014		М		3,010	А	\$ 29.44	66,436.8404	D		
Common Stock		02/19/2014		S		3,010	D	\$ 45.002	63,426.8404	D		

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

SEC 1474 (9-02)

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.

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

	(e.g., puts, calls, warrants, options, convertible securities)														
Security (Instr. 3)	Conversion or Exercise Price of Derivative	Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. 5. Numbe Transaction of Code Derivative (Instr. 8) Securities Acquired		ivative urities uired	6. Date Exer Expiration I (Month/Day	Date	7. Title and Amount of Underlying Securities (Instr. 3 and		Derivative Security (Instr. 5)	Securities Beneficially Owned	Ownership Form of Derivative Security:	Beneficial	
	Security					(A) or Disposed of (D) (Instr. 3, 4, and 5)					0	Direct (D) or Indirect (I) (Instr. 4)			
				Code	v	(A)		Date Exercisable	Expiration Date		Amount or Number of Shares				
Stock Option (Right to Buy)	\$ 29.44	02/19/2014		М			3,010	<u>(1)</u>	02/10/2015	Common Stock	3,010	\$ 0	41,990	D	

Reporting Owners

	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
BELL RODNEY L 430 AIRPORT ROAD GREENEVILLE, TN 37745			CFO, SVP & Treasurer						

Signatures

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

02/21/2014

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).

(1) This option vested 33-1/3% each year over a three year period commencing on 2/10/09.

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

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.