



BUSINESS CONTINUITY PLAN DISCLOSURE STATEMENT

Forward Investment Advisors, Inc. (“Forward”) has adopted a Business Continuity Plan (“BCP”) pursuant to the Investment Advisers Act and the rules and guidance of the U.S. Securities and Exchange Commission (“SEC”) and/or the laws of the state of Wisconsin where Forward is registered. The purpose of the BCP is to define the strategies and plans that will be used by Forward during a Significant Business Disruption (“SBD”). The BCP is prepared to address both internal SBDs, such as a flood or fire in Forward’s building, and external SBDs, such as a natural disaster, terrorist attack, or citywide power disruption.

Our Business Continuity Plan

In the event of a SBD, Forward will, first and foremost, safeguard employee lives and then firm property. Forward will work to re-establish the systems necessary to quickly recover and resume operations, protect Forward’s books and records and allow Forward’s customers to transact business to the extent reasonable and practical under the circumstances. Forward’s BCP addresses: alternate office locations, customer access to funds and securities, financial and operational assessments, data backup and recovery, critical systems, alternative communications with customers, employees, regulators, and critical business constituents.

Contacting Forward and Accessing Funds and Securities

If you are not able to contact Forward through our regular telephone number (608) 833-9400 or toll-free at (877) 449-3416, please contact Gregory E Jones, President, directly via his cell phone at (608) 886-3938. For questions relating directly to accessing your funds and securities, please contact Charles Schwab & Co via the Schwab Alliance team at 1 (800) 515-2157 or at www.schwaballiance.com.

Varying Disruptions

SBDs can vary in their scope, from only our firm, to our office complex, to the business district where our firm is located, to the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or office complex, we intend to transfer our operations to a local site when needed and expect to recover and resume business within one 8-hour business day. In a disruption affecting our business district, city, or region, we intend to transfer our operations to a site outside the affected area, and recover and resume business within a 24-hour time period. In either situation, we plan to continue in business. However, the ability of Forward to fully function is dependent on outside sources outside of its control, including the availability of electricity, telephones, internet, transportation, and the functioning of institutions and markets worldwide. Nothing in Forward’s BCP or this disclosure statement is intended to provide a guarantee or warranty regarding the actions or performance of Forward.

Additional Information

If you have questions about our business continuity planning, please contact us at (608) 833-9400 or toll-free at (877) 449-3416. You may also email Greg at gjones@forwardinvestmentadvisors.com