



## Disclosure

Please consider the objectives, risks, charges and expenses carefully before investing in the Forward Funds. A prospectus with this and other information may be obtained by calling (888) 312-4100 or by visiting [www.forwardfunds.com](http://www.forwardfunds.com). Please read carefully before making a final investment decision.

The asset-allocated models are suggested investment portfolios and are not mutual funds. The portfolios are constructed using Underlying Funds. The Underlying Funds used are the Forward Large Cap Growth, Forward Large Cap Value, Forward Small to Mid Cap, Forward International Equity, Forward Frontier Markets, Forward Strategic Alternatives, Forward High Yield Bond, Forward Investment Grade Fixed-Income, Forward Mortgage Securities, Forward U.S. Government Money, Forward Emerging Markets, and Forward International Fixed-Income Funds. Investing involves risk, including possible loss of principal. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Through separate prospectuses, Forward Funds offers multiple classes of shares. Each class has different expenses that would affect performance. There is no assurance that the individual Funds or asset-allocated models will meet their objectives.

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Effective 5/1/10, Accessor Funds will be renamed to Forward Funds. The Accessor Growth Fund will be renamed to the Forward Large Cap Growth Fund. The Accessor Value Fund will be renamed to the Forward Large Cap Value Fund.

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Exp 5/1/11

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