

Zero Commission Portfolios Individual Disclosure Brochure

This brochure supplement provides information about James Christopher Cook, Martin Jaras, and Brandon Bianchi that supplements the Zero Commission Portfolios brochure. You should have received a copy of that brochure. Please contact James Christopher Cook, President if you did not receive the Zero Commission Portfolios brochure or if you have any questions about the contents of this supplement.

Additional information about these individuals is also available on the SEC's website at www.adviserinfo.sec.gov.

323 Regency Ridge Drive
Dayton, Ohio, 45459
(855) 694-4324
www.zerocommissionportfolios.com
ccook@zerocommissionportfolios.com

Registration does not imply a certain level of skill or training.

Version Date: 3/11/13

ITEM 1: TABLE OF CONTENTS

JAMES CHRISTOPHER COOK.....1

MARTIN JARAS.....2

BRANDON BIANCHI.....4

NAME: JAMES CHRISTOPHER COOK
BORN: 1971
ADDRESS: 323 Regency Ridge Drive
Dayton, Ohio 45459
TELEPHONE: 855-694-4324
EMAIL: ccook@zerocommissionportfolios.com

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

A. Education Background and Licenses:

i. Education:

Bachelor of Science Finance and Marketing, Bowling Green State University – 1993

ii. Registrations and Licenses:

- Registered Representative (Series 7)
- Registered Investment Advisor (Series 65)
- General Securities Principal (Series 24)
- Registered Municipal Bond Principal (Series 53)
- Registered Options Principal (Series 4)
- Life, Health & Variable Annuity License

B. Business Background:

Dates	Position	Company
2001 – Present	President	Beacon Capital Management, Inc. Zero Commission Portfolios
2001 – 2008	Registered Representative	The Tavenner Company

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

ITEM 4: OTHER BUSINESS ACTIVITIES

James Christopher Cook is not engaged in any investment-related business or occupation (other than this advisory firm).

ITEM 5: ADDITIONAL COMPENSATION

Other than salary, annual bonuses, regular bonuses, James Christopher Cook does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Zero Commission Portfolios.

ITEM 6: SUPERVISION

As owner and representative of Zero Commission Portfolios, James Christopher Cook supervises all duties and activities of the firm. James Christopher Cook's contact information is on the cover page of this disclosure document.

NAME: MARTIN JARAS
BORN: 1960
ADDRESS: 2859 Boston Mills Road
Brecksville, Ohio 44141
TELEPHONE: 330-659-3773
EMAIL: mjaras@jarasfinancial.com

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

A. Education Background and Designations:

i. Education:

Bachelor of Science Accounting & Finance, Youngstown State University – 1986

ii. Registrations and Licenses:

- Registered Representative (Series 7)
- Qualified Pension Administrator
- Member, Ohio Society of CPAs
- Life, Health & Variable Annuity License

iii. Designations:

CPA - Certified Public Accountant*

Certified Public Accountant (CPA) CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

*This description represents the requirements as of 1/1/2011. It is the responsibility of the adviser to disclose the qualifications in place when he or she attained the credential.

B. Business Background:

Dates	Position	Company
2002 – Present	Portfolio Manager	Beacon Capital Management, Inc. Zero Commission Portfolios
2002 – Present	Registered Representative	The Tavenner Company
1992 – Present	President	Jaras Financial Services

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

ITEM 4: OTHER BUSINESS ACTIVITIES

Martin Jaras is a registered representative of The Tavenner Company, Inc. Mr. Jaras is also the President of Jaras Financial Services, Inc. ("JFS"). JFS specializes in pension plan consulting and administration, as well as general business consulting. The consulting services provided by Mr. Jaras through JFS are provided for separate, yet customary compensation, and are entirely separate and distinct from the advisory services provided by BCM. Furthermore, Mr. Jaras is a licensed, practicing certified public accountant and maintains a private accounting practice. Accounting and tax preparation services provided by Mr. Jaras are separate and distinct from the advisory services provided by BCM, and are provided for separate and typical compensation. No BCM client is obligated to use Mr. Jaras for any accounting and/or tax preparation services, and no accounting/tax client of Mr. Jaras is obligated to utilize the advisory services of BCM.

Martin Jaras is also the co-owner of a corporation d/b/a Handel Davies Sales Company ("HDSC"). HDSC is a wholesale distributor of specialty mats and cables in addition to pipe connectors used by electrical contractors.

From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. BCM always acts in the best interest of the client.

ITEM 5: ADDITIONAL COMPENSATION

Other than salary, annual bonuses, regular bonuses, Martin Jaras does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Zero Commission Portfolios.

ITEM 6: SUPERVISION

As a representative of Zero Commission Portfolios, Martin Jaras works closely with his supervisor, James Christopher Cook and all advice provided to clients is reviewed by the supervisor prior to implementation. Martin Jaras's contact information is on the cover page of this disclosure document.

NAME: BRANDON BIANCHI
BORN: 1986
ADDRESS: 323 Regency Ridge Drive
Dayton, Ohio 45459
TELEPHONE: 855-694-4324
EMAIL: bbianchi@zerocommissionportfolios.com

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

A. Education Background and Designations:

i. Education:

Bachelor of Science Finance, University of Dayton – 2008

ii. Registrations and Licenses:

- Registered Investment Advisor (Series 65)

B. Business Background:

Dates	Position	Company
2008 – Present	Director of Operations	Beacon Capital Management, Inc. Zero Commission Portfolios
2007 – 2008	Research Analyst	Davis Center for Portfolio Management

ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

ITEM 4: OTHER BUSINESS ACTIVITIES

Brandon Thomas Bianchi is not involved in any other business or investment-related activities (outside of this firm).

ITEM 5: ADDITIONAL COMPENSATION

Other than salary, annual bonuses, regular bonuses, Brandon Thomas Bianchi does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Zero Commission Portfolios.

ITEM 6: SUPERVISION

As a representative of Zero Commission Portfolios, Brandon Thomas Bianchi works closely with his supervisor, James Christopher Cook and all advice provided to clients is reviewed by the supervisor prior to implementation. Brandon Thomas Bianchi's contact information is on the cover page of this disclosure document.