FROM POVERTY TO *Opportunity*

THE JOHN HALTERMAN STORY

Welcome

I truly appreciate you taking the time to read my story. The experiences, lessons, and values that have shaped my journey are all part of why I do what I do today. Along the way, my greatest fulfillment has come from helping people like you navigate the complexities of retirement, wealth preservation, and financial security with confidence.

If something in my story resonates with you and you'd like to explore how we might work together, I offer a complimentary 20-minute discovery call—no pressure, just a conversation to see if we're the right fit.

Additionally, if you're looking for a fresh perspective on your current wealth/investment plan, I also provide an unbiased second opinion at no cost. Either way, I'd be honored to connect and see how I can help.

Enjoy the story, and I look forward to the possibility of speaking with you.

To learn more, visit https://bwmwv.com/

John Halterman
AIF, CEP, PPC, ChFEBC, RFC
Certified Wealth Strategist, Wealth Advisor
Founder of Beacon Wealth Management

From Poverty to Prosperity: A Wealth Advisor's Journey of Purpose and Passion

A Childhood Defined by Struggle

I was born in **Da Nang, Vietnam**, into a world of uncertainty. My father was an **American soldier** stationed there, and for the first few years of my life, I knew nothing of stability. **War was all around us**. It wasn't a normal childhood—at least not the kind many people envision. The memories from those early years are fleeting, but what I do remember is the sense of **unrest, the constant fear, and the unknown future that loomed ahead**.

At just under four years old, my family was uprooted and brought to **Weston, West Virginia**—my father's hometown. A new land, a fresh start, but stability remained elusive. My father struggled with life after the war. He was distant, burdened by his experiences, and eventually, he **left us**.

I was just a boy when I watched my mother—a **Vietnamese immigrant, alone in a foreign country with three children under the age of five**—forced to survive with no safety net. She didn't speak the language fluently. She had no family, no support, and no financial resources.

That was when I learned one of life's hardest lessons at a painfully young age: No one was coming to save us.

Thrown Into Responsibility Before I Was Ready

From the moment my father walked out, my mother had no choice but to work endless hours just to keep us afloat. She took any job she could—labor-intensive, low-paying, **physically exhausting** work that barely put food on the table. I saw the pain in her eyes when she left for work before dawn and came home after dark, **worn down but refusing to quit**.

That left **me**, at just **nine years old**, in charge of my younger brother and sister. **We didn't have babysitters. We didn't have help**. I wasn't just the oldest sibling—I was the **caretaker, the cook, the cleaner, and the problem-solver**.

While other kids played outside, I was inside **washing clothes, cooking meals, helping my siblings with schoolwork, and making sure the house was in order before my mother got home**. Because if I didn't, there were consequences. My mother was overwhelmed and exhausted, and I knew that my role wasn't just about helping—it was about **survival**.

By age **10**, things got even worse. I will never forget the day we lost our home. **Our house was repossessed**. It was humiliating. Suddenly, we had nowhere to go. That was the moment I **realized how devastating financial insecurity could be**.

We relied on **government assistance—free lunches, food handouts, powdered milk, and blocks of government cheese**. And while I was too young to fully understand the financial disaster unfolding around me, I knew one thing for sure:

I never wanted to live like this again.

I remember my **third-grade teacher humiliating me** in front of the class, making a cruel joke about how I had free lunch. The shame burned deep. **From that moment forward, I made a vow to myself—I would figure out how to control my own financial future**.

Discovering the Power of Work & Creativity

At **12 years old**, I started hustling. **I didn't want handouts—I wanted control**.

I mowed lawns, cut trees, and helped neighbors with whatever needed doing. On the side, I started buying baseball card collections from friends—many of whom didn't want to spend the time organizing, researching, or selling them. I'd dig into each collection, learn the market, and resell them to retail store buyers and individuals. It was my first experience turning work and curiosity into something real - and it stuck with me.

I quickly realized something:

I didn't want to work for an hourly wage. I wanted to control how much I earned.

I saw people stuck in jobs where they worked **endless hours for little pay**, and I knew that wasn't the path for me. I wanted to be the one **calling the shots, setting the price, and determining my own value**.

Still, the weight of my circumstances was unbearable. I needed a way out.

At **18 years old**, I made the biggest decision of my life.

I walked into a **U.S. Air Force recruiting office** and asked,

"What's the farthest base from West Virginia?"

Their answer? **Okinawa, Japan**.

I enlisted that day.

The Turning Point: A Lesson That Changed Everything

The military gave me **structure, discipline, and a paycheck**—but more importantly, it gave me **one conversation that changed my life forever**.

I met **Sergeant Brown**, an older serviceman who pulled me aside one day and asked,

"What do you want to do with your future?"

I shrugged. I had no clue. I told him I just wanted to survive.

He looked at me and said, **"How about becoming a millionaire?"**

I laughed. I told him, **"People like me don't become millionaires."**

That's when he leaned in and told me about **compound interest.**

He explained that **money, when invested wisely, could work harder than any man ever could**. That a **dollar today could grow into thousands over time**.

For the first time, I saw a way out—not just for me, but for **anyone willing to make smart financial decisions early**.

That single conversation lit a fire in me.

I became obsessed. I read everything I could about finance, investing, and building wealth. I saw **how small, strategic financial choices could lead to massive long-term security**.

And I knew—I wanted to help others understand this too.

Turning a Passion Into a Purpose

After leaving the military, I entered the **financial services industry**, starting part-time while I figured out my next steps.

My **first client**? My **sister**.

She had just had a baby and wanted to start saving for college. But instead of simply opening an account, I asked the questions no one else would.

Do you have life insurance?
Do you have an emergency fund?
Could you survive if something happened to your husband?

Six months later, **tragedy struck**.

Her husband was killed in an accident.

Had I not helped her set up life insurance, she would have been **financially ruined**. Instead, she was able to grieve without financial devastation.

That was the moment I knew—this wasn't just a career.
This was my mission.

Beacon Wealth Management: A Legacy of Financial Security

I built **Beacon Wealth Management** on one principle:

No family I worked with would ever have to experience financial disaster the way my family did.

For the past **30+ years**, I've dedicated my life to helping:

Affluent pre- and post-retirees secure their financial future.
Business owners maximize tax savings and build wealth.
Families protect their assets and create generational security.
Retirees turn their savings into lifelong income.

I don't sell products. I don't push gimmicks.

I **strategize, protect, and guide**.

Because I know what it's like to lose everything.
I know what it's like to feel the crushing weight of financial insecurity.
And I know what it takes to build **lasting wealth and peace of mind**.

That's why I do this work. **Because financial security isn't just about money—it's about freedom, dignity, and control over your future**.

And that's what I help people achieve.

Beacon

WEALTH MANAGEMENT

Beacon Wealth Management | (304) 626-3900 | jhalterman@bwmwv.com | https://bwmwc.com