

The wording is completely unambiguous:

[https://www.faa.gov/air_traffic/publications/atpubs/pcg_html/glossary-f.html#\\$FINAL%20APPROACH%20FIX](https://www.faa.gov/air_traffic/publications/atpubs/pcg_html/glossary-f.html#$FINAL%20APPROACH%20FIX)

FINAL APPROACH FIX- The fix from which the final approach (IFR) to an airport is executed and which identifies the beginning of the final approach segment.

It is designated on Government charts by

- the **Maltese Cross** symbol for **non precision approaches**
- and the **lightning bolt symbol**, designating the PFAF, for **precision approaches**;
- or when ATC directs a lower-than-published glideslope/path or vertical path intercept altitude, it is the resultant actual point of the glideslope/path or vertical path intercept.

(Ed Note: If at-or-above the published altitude, you will intercept the Glide Slope/Path laterally prior to the above-designated ground point, and follow the Glide Slope/Path vertically down and laterally toward the Cross/Bolt. When you are laterally at the Cross/Bolt, you are at the FAF.

The only exception (the 'or' condition) is that if your altitude is below that altitude then you would not intercept the Glide slope/path until laterally past the above FAF point, so only in that case is your FAF the Glide Slope/Path intercept, as your descent cannot begin until you have actually intercepted the Glide Slope/Path which would now be past the Cross/Bolt symbol)