



**PENOBSCOT**  
FINANCIAL ADVISORS

At PFA, working in your best interest is more than a promise we make—it is the core standard by which we are measured, and is supported by our status as a fee-only fiduciary. As an SEC-Registered Investment Adviser, we are required to act solely in the best interest of our clients.

Additionally, for our Certified Financial Planner™ certificants, any recommendations we make must reflect the same level of diligence and care that a professional would make in their own situation. Our advisors work only in your best interest—our goal is helping you reach yours.

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## WHAT IS A FEE-ONLY FIDUCIARY?

As “Fee-Only” advisors, we only receive compensation from our clients. In our industry, there are many ways advisors are compensated. PFA’s advisors do not receive or accept any compensation from any source other than our clients. While no compensation structure removes all potential conflicts, we believe transparency is paramount and feel this is the best way to minimize them and to give our clients a clear picture of what they are paying us for our services. Our promise to you is that we will never ‘hide’ our fees. In fact, you can [click here to see exactly what they are](#).

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## Our Team

Our team is comprised of talented, interesting individuals. Click through to find out what we’re up to in our personal and professional endeavors.

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## Our Services

The journey to financial health isn't always easy, but with certified financial planning, asset and wealth management, PFA can help get on the right path.

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## PFA Ponderings

Want to know more about fee-only fiduciaries, reverse mortgages, or buying versus renting a house? Each week, PFA is giving you the scoop on some of the biggest personal finance topics.

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### QUICK LINKS

- > Financial Planning
- > Asset Management
- > Wealth Management
- > Career Opportunities
- > Disclosure & Privacy Policy

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