

SAMPLE

CPDreflect

SAMPLE ANNUAL CPD EVIDENCE PACK

SAMPLE / SYNTHETIC DEMONSTRATION PACK. This document was produced from a labelled synthetic CPD year. It is not a customer record, not AI-generated, and not proof of any adviser's CPD.

Calendar year 2026 · 01 January 2026 to 31 December 2026

ADVISER

Sample Adviser (Synthetic)

FIRM / ORGANISATION

Demonstration Only — Not A Real Firm

PROFESSION

Financial adviser

RECORDS IN THIS PACK

9

PACK GENERATED

12 September 2026 17:28 UTC

CYCLE SUMMARY

This view summarises reflections you have recorded in CPDreflect. Hours are compared only with a target you enter — not a regulatory quota. It does not confirm that your CPD meets the rules of the FCA or of any professional body.

CPD HOURS RECORDED

12h

0h remaining of the 12h target entered

OF WHICH STRUCTURED

8.5h

1.5h unstructured, 2h not classified

COMPLETED REFLECTIONS

9

1 unfinished, not counted

VALIDATION

7 passed

1 flagged for review, 1 imported (not validated here)

COMMITMENTS CLOSED

2 of 7

5 still open

COMPETENCY COVERAGE

Competency	Activities	Hours	Recorded
Technical Knowledge & Its Application	2	3	Yes
Ethical Behaviour & Integrity	2	3	Yes
Client Engagement & Relationships	1	1	Yes
Business Skills & Personal Development	1	0.5	Yes
Regulatory & Legal Knowledge	2	3.5	Yes
Market & Economic Awareness	0	0	No
client_needs	1	1	Yes

Areas with nothing recorded in this period: Market & Economic Awareness.

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ACTIVITY MIX

Activity type	Activities	Hours
Structured course	2	5
Conference / Event	1	2
Self-study / Reading	2	1.5
Webinar	1	1.5
Discussion with others	1	1
Mentoring / Coaching	1	1
Compliance bulletin	1	0

PORTFOLIO INDEX

Every completed reflection in this period. Each row has its own CPD Evidence Pack carrying the reflection text, and the guided selections behind it where the record was created in CPDreflect; this index records what was done and when.

Date	Activity	Hours	Competency	Type	Validation
18 June 2026	SAMPLE / SYNTHETIC — Practice efficiency self-study	0.5	Business Skills & Personal Development	Self-study / Reading	Passed
11 June 2026	SAMPLE / SYNTHETIC — Peer discussion: how each of us evidences client understanding	1	Ethical Behaviour & Integrity	Discussion with others	Passed
20 May 2026	SAMPLE / SYNTHETIC — Consumer Duty ethics conference	2	Ethical Behaviour & Integrity	Conference / Event	Passed
12 May 2026	SAMPLE / SYNTHETIC — Vulnerable client file review (written by the adviser)	1	client_needs	Self-study / Reading	Passed
08 April 2026	SAMPLE / SYNTHETIC — Vulnerable client conversation skills	1	Client Engagement & Relationships	Mentoring / Coaching	Needs review
12 March 2026	SAMPLE / SYNTHETIC — IDD Compliance — Quarterly Update	1.5	Regulatory & Legal Knowledge	Webinar	Passed
04 February 2026	SAMPLE / SYNTHETIC — Pension transfer technical workshop	3	Technical Knowledge & Its Application	Structured course	Passed
22 January 2026	SAMPLE / SYNTHETIC — Anti-money-laundering annual course (imported from an earlier register)	2	Regulatory & Legal Knowledge	Structured course	Imported — not validated by CPDreflect
22 January 2026	SAMPLE / SYNTHETIC — Protection product bulletin (thin record)	0	Technical Knowledge & Its Application	Compliance bulletin	Passed

1 of 9 activities in this period (1 hours) record another person taking part. That is the adviser's account of who was there: CPDreflect did not observe those discussions and does not confirm they meet any participatory CPD requirement. Each one is named in its own Evidence Pack.

COMMITMENT RECORD

2 of 7 recorded commitments closed out.

Completed

☒ Add this to my Personal Development Plan — **completed 02 July 2026**

from: SAMPLE / SYNTHETIC — Practice efficiency self-study

☒ Schedule a team or peer discussion to share key points — **completed 11 June 2026**

from: SAMPLE / SYNTHETIC — Consumer Duty ethics conference

Open — upcoming

☐ Review recent client files against this learning — **due 15 September 2026**

from: SAMPLE / SYNTHETIC — IDD Compliance — Quarterly Update

☐ Update my suitability letter or report templates — **due 15 September 2026**

from: SAMPLE / SYNTHETIC — IDD Compliance — Quarterly Update

[] Update my suitability letter or report templates by 2026-10-01 — due 01 October 2026

from: SAMPLE / SYNTHETIC — Pension transfer technical workshop

[] Bring the outcome-note wording to the next team meeting by 2026-10-15 — due 15 October 2026

from: SAMPLE / SYNTHETIC — Peer discussion: how each of us evidences client understanding

[] Re-check two vulnerability file notes by 2026-11-30 — due 30 November 2026

from: SAMPLE / SYNTHETIC — Vulnerable client file review (written by the adviser)

DEVELOPMENT NEEDS

Development needs are listed in full, not filtered to this period: a need outlives a CPD year, which is the point of carrying one forward.

Resolved

[x] SAMPLE / SYNTHETIC — Strengthen vulnerable-client conversation records — **resolved 20 April 2026**, 1 linked activity
Mentoring session completed and file notes restructured.

Open — carried forward

[] SAMPLE / SYNTHETIC — Build confidence on pension death-benefit changes — recorded 01 February 2026, 2 linked activities

YEAR-END STATEMENT

Written by the adviser about 2026, in their own words. This section is not generated.

Why this CPD, this year?

SAMPLE / SYNTHETIC — Two things drove the year. Consumer Duty moved from implementation to evidencing outcomes, and my client bank has aged into the decumulation and death-benefit questions I was least confident on.

What changed as a result?

SAMPLE / SYNTHETIC — Fair value is now assessed in writing on every review file rather than asserted, and vulnerable-client conversations are recorded in a structure I can stand behind at file review.

What are your priorities for next year?

SAMPLE / SYNTHETIC — Pension death-benefit changes remain open and carried forward. I want practical case-based CPD on that rather than another overview webinar.

COMPLETENESS OF THIS RECORD

Stated so this pack is not read as claiming more than the record holds.

1 no activity date recorded:

– SAMPLE / SYNTHETIC — Protection product bulletin (thin record) — 22 January 2026

1 no CPD hours recorded:

– SAMPLE / SYNTHETIC — Protection product bulletin (thin record) — 22 January 2026

1 flagged by validation for review:

– SAMPLE / SYNTHETIC — Vulnerable client conversation skills — 08 April 2026

3 no follow-up action recorded:

– SAMPLE / SYNTHETIC — Anti-money-laundering annual course (imported from an earlier register) — 22 January 2026

– SAMPLE / SYNTHETIC — Vulnerable client conversation skills — 08 April 2026

– SAMPLE / SYNTHETIC — Protection product bulletin (thin record) — 22 January 2026

1 unfinished, so not counted in this pack:

– SAMPLE / SYNTHETIC — Market commentary reading (draft) — 01 July 2026

SAMPLE / SYNTHETIC — NOT A REAL DECLARATION

This document was assembled from a labelled synthetic CPD year to demonstrate the format. No adviser has declared anything here.

This Annual CPD Evidence Pack was generated by CPDreflect (cpdreflect.com) from the reflections the adviser recorded in the period shown. Hours are compared only with a target the adviser entered, not with a regulatory quota. CPDreflect does not provide financial, legal, or regulatory advice, and this document does not confirm compliance with any professional body's CPD requirements.