

SAMPLE

CPDreflect

SAMPLE CPD EVIDENCE PACK

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ADVISER

Sample Adviser (synthetic)

EMAIL

sample@example.invalid

PROFESSION

Financial adviser

FIRM / ORGANISATION

Demonstration only — not a real firm

ACTIVITY DATE

04 February 2026

CPD HOURS

3

COMPETENCY

Technical Knowledge & Its Application

ACTIVITY TYPE

Structured Course

CPD CATEGORY

Structured

SOURCE TYPE

Synthetic

SAMPLE / SYNTHETIC — Pension transfer technical workshop

WHAT THIS CPD COVERED

The workshop covered defined benefit pension transfer analysis end to end: how the transfer value comparator is constructed, where the critical yield assumptions actually come from, and how to evidence that a recommendation for a client to remain in their scheme is documented as carefully as a recommendation to move.

50 words

WHY I DID IT (MY DEVELOPMENT NEED)

I hold the pension transfer permission but had not handled a defined benefit case for several months. My firm's last file review flagged that my transfer analysis notes were thin on why I had rejected the alternatives I considered, and I wanted that corrected before my next case rather than after it.

52 words

WHAT I LEARNED / CLARIFIED

The thing I had been getting wrong was treating the transfer value comparator as an output to attach rather than a piece of analysis to interpret for the client in plain English. I also clarified that the safeguarded benefits triage conversation has to be evidenced separately from the advice that follows it, and that scheme-specific factors such as early retirement terms can change the critical yield enough to change the answer.

71 words

HOW I'LL APPLY IT IN MY WORK

On my next defined benefit case I will write the comparator interpretation into the suitability report in the client's language instead of appending the chart and referring to it. I will record the triage conversation as its own dated file note. I am also rebuilding my transfer analysis template so that the rejected alternatives section has to be completed before the report can be issued.

65 words

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FOLLOW-UP ACTIONS

Update my suitability letter and transfer analysis templates by 2026-10-01, and ask my supervisor to re-review the first case I complete under the revised template rather than waiting for the next scheduled file review.

34 words

Total Word Count: 272

QUALITY VALIDATION: SAMPLE — PASSED (96.0%)

PASS Word Count: Word count: 272 (within 150–2000 range) · PASS Banned Words: No banned or misleading terms found. · PASS Structure: All required sections present and sufficient. · PASS Quality: First-person, specific, and competency-relevant.

ENGAGEMENT SUMMARY

Key metrics documenting the adviser's human engagement with this CPD activity.

LEARNING OUTCOMES

4 of 4 presented

DEVELOPMENT NEEDS

1 of 8 presented

APPLICATION ACTIONS

2 of 9 presented

ADVISER VERIFICATION

CONFIRMED

Selections recorded: 04 February 2026 09:00 UTC · Reflection generated: 04 February 2026 10:00 UTC

Free-text context provided: Yes · Professional benefits: 2 of 8 presented · Follow-up commitments: 1 recorded

AUDIT TRAIL OF HUMAN ENGAGEMENT

Professional bodies typically expect reflective statements to address specific personal questions. This section documents the adviser's guided selections mapped to those expectations. All selections were made before the reflection text was generated.

“Did the activity meet my learning needs?”

Human selections recorded — 1 of 8 presented (04 February 2026 09:00 UTC):

☒ Upcoming firm assessment / file review

Adviser's free-text input: “File review flagged thin rationale on rejected alternatives.”

Learning outcomes selected — 4 of 4 presented:

☒ The transfer value comparator is analysis to interpret, not a chart to attach

☒ Triage conversations need evidencing separately from the advice itself

☒ Scheme-specific early retirement terms move the critical yield materially

☒ Rejected alternatives belong in the file, not just the recommendation

“How has the activity benefited me professionally?”

Human selections recorded — 2 of 8 presented (04 February 2026 09:00 UTC):

☒ Filled a technical knowledge gap

☒ Improved my documentation / audit trail / evidence

“In what ways was it effective / how will I apply it?”

Human selections recorded — 2 of 9 presented (04 February 2026 09:00 UTC):

☒ Improve the quality and clarity of my advice / recommendations

☒ Update templates, checklists, or internal workflows

Adviser's free-text input: “Comparator interpretation written in plain English, not appended.”

“What did I commit to doing next?”

Human selections recorded — 1 recorded (04 February 2026 09:00 UTC):

[x] Update my suitability letter or report templates by 2026-10-01 — open

All selections above were made by the adviser through CPDreflect's guided interface before the reflection text was generated. They represent documented evidence of human cognitive engagement with the learning material.

SAMPLE / SYNTHETIC — NOT A REAL VERIFICATION

This pack uses a labelled synthetic adviser and a synthetic CPD activity so visitors can try the Evidence Pack layout without creating an account. It is not a declaration by a real person and is not customer proof.

Guided selections below were chosen in the public sandbox. Section text is deterministic demo wording — not AI-generated. No account was created and no data was saved.

Synthetic label: Sample Adviser (synthetic)

Firm / Organisation: Demonstration only — not a real firm

Session ID: synthetic-pension-transfer-workshop

Demo assembled: 04 February 2026 10:00 UTC

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Session: synthetic-pension-transfer-workshop | Words: 272 | Model: deterministic-fixture (not AI) | Generated: 04 February 2026 10:00 UTC | Exported: 12 September 2026 17:28 UTC

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