CPDreflect

SAMPLE CPD EVIDENCE PACK

ADVISER Sample Adviser (synthetic)	**EMAIL** sample@example.invalid
PROFESSION Financial adviser	**FIRM / ORGANISATION** Demonstration only — not a real firm
ACTIVITY DATE N/A	**CPD HOURS** 0
COMPETENCY Technical Knowledge & Its Application	**ACTIVITY TYPE** Compliance
CPD CATEGORY Unstructured	**SOURCE TYPE** Synthetic

SAMPLE / SYNTHETIC — Protection product bulletin (thin record)

WHAT THIS CPD COVERED

A product bulletin from one of our protection providers setting out changes to their underwriting approach for applicants with treated hypertension, and new deferred period options on their income protection contract.

31 words

WHY I DID IT (MY DEVELOPMENT NEED)

I place protection business regularly but had been relying on assumptions about which insurers would rate or postpone particular medical conditions. Those assumptions are two years old, and getting them wrong carries a real risk of setting a client's expectations incorrectly at the application stage.

45 words

WHAT I LEARNED / CLARIFIED

The change that matters for my clients is that well-controlled hypertension with recent readings is now more likely to be accepted at standard rates by this provider than by the two I default to. I also learned their income protection now offers a deferred period that lines up with the sick pay arrangements several of my public sector clients actually have.

61 words

HOW I'LL APPLY IT IN MY WORK

Before my next protection recommendation I will re-check the underwriting stance of all three providers I use, rather than assuming the ranking I learned two years ago still holds. For any client with employer sick pay I will match the deferred period to their actual arrangement instead of defaulting to thirteen weeks.

52 words

FOLLOW-UP ACTIONS

Ask our compliance team whether the research file should record the underwriting comparison as well as the premium comparison.

19 words

Total Word Count: 208

QUALITY VALIDATION: SAMPLE — PASSED (88.0%)

PASS Word Count: Word count: 208 (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 **3 of 3 presented**	DEVELOPMENT NEEDS **1 of 8 presented**
APPLICATION ACTIONS **1 of 9 presented**	ADVISER VERIFICATION **CONFIRMED**

Selections recorded: 22 January 2026 09:00 UTC · Reflection generated: 22 January 2026 10:00 UTC

Free-text context provided: No · Professional benefits: 2 of 8 presented · Follow-up commitments: 0 of 9 presented

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 (22 January 2026 09:00 UTC):

[x] Recent client query or scenario

Learning outcomes selected — 3 of 3 presented:

[x] Underwriting stance for treated hypertension has moved at this provider
[x] Deferred period options now line up with common employer sick pay terms
[x] Re-check the provider ranking rather than relying on an old comparison

“How has the activity benefited me professionally?”

Human selections recorded — 2 of 8 presented (22 January 2026 09:00 UTC):

[x] Helped me interpret provider literature, reports, or third-party evidence
[x] Filled a technical knowledge gap

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

Human selections recorded — 1 of 9 presented (22 January 2026 09:00 UTC):

[x] Improve decisions around suitability, risk, or available options

“What did I commit to doing next?”

No follow-up actions were recorded.

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-protection-bulletin-thin

Demo assembled: 22 January 2026 10:00 UTC

SAMPLE / SYNTHETIC. No account was created and no data was saved. This is not an adviser verification and not customer proof.

Session: synthetic-protection-bulletin-thin | Words: 208 | Model: deterministic-fixture (not AI) | Generated: 22 January 2026 10:00 UTC | Exported: 12 September 2026 17:29 UTC

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