

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**

24 September 2026 01:35 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.