CPDreflect

SAMPLE CPD EVIDENCE PACK

SAMPLE / SYNTHETIC DEMONSTRATION PACK. This document was produced by the public CPDreflect sandbox from a labelled synthetic CPD activity. It is not a customer record, not AI-generated, and not proof of any adviser's CPD. No account was created and no data was saved.

ADVISER Sample Adviser (synthetic)	**EMAIL** sample@example.invalid
PROFESSION Financial adviser	**FIRM / ORGANISATION** Demonstration only — not a real firm
ACTIVITY DATE 20 May 2026	**CPD HOURS** 2
COMPETENCY Ethical Behaviour & Integrity	**ACTIVITY TYPE** Conference
CPD CATEGORY Structured	**SOURCE TYPE** Synthetic

SAMPLE / SYNTHETIC — Consumer Duty ethics conference

WHAT THIS CPD COVERED

The sessions I attended focused on the Consumer Duty in practice rather than in principle: how firms are evidencing good outcomes for clients, where the FCA has said early implementations fell short, and how the fair value assessment is expected to apply to ongoing advice charges.

46 words

WHY I DID IT (MY DEVELOPMENT NEED)

I had read our network's Consumer Duty policy but had never tested my own client files against it. A colleague's file review outcome suggested he was documenting the process well and the outcome poorly, and I suspected my files would show exactly the same gap if anyone looked.

48 words

WHAT I LEARNED / CLARIFIED

The distinction that landed for me is between evidencing that I followed a fair process and evidencing that the client actually understood and benefited from it. On fair value I had assumed our centralised charge structure settled the question on my behalf. It does not. I am expected to be able to explain why the ongoing service a particular client receives justifies what that client pays.

66 words

HOW I'LL APPLY IT IN MY WORK

I am going to add a short outcome note to each annual review file recording, in the client's own words where I can capture them, what they took away from the meeting and what they intend to do next. For my five highest-charging ongoing clients I will document the specific services actually delivered over the last twelve months against the fee taken.

62 words

FOLLOW-UP ACTIONS

Schedule a peer discussion with two colleagues to compare how each of us evidences client understanding, and raise the fair value question with our compliance lead at the next team meeting.

31 words

Total Word Count: 253

QUALITY VALIDATION: SAMPLE — PASSED (92.0%)

PASS Word Count: Word count: 253 (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: 20 May 2026 09:00 UTC · Reflection generated: 20 May 2026 10:00 UTC

Free-text context provided: Yes · Professional benefits: 2 of 8 presented · Follow-up commitments: 1 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 (20 May 2026 09:00 UTC):

[x] New or updated FCA / network guidance

Learning outcomes selected — 4 of 4 presented:

[x] Evidencing a fair process is not the same as evidencing a good outcome
[x] Fair value has to be answerable for a specific client, not just the charge structure
[x] Client understanding is worth recording in the client's own words
[x] Early implementations fell short on outcomes monitoring, not on policy

"How has the activity benefited me professionally?"

Human selections recorded — 2 of 8 presented (20 May 2026 09:00 UTC):

[x] Clarified how to apply guidance in practice
[x] Improved my documentation / audit trail / evidence
Adviser's free-text input: "Outcome evidence, not just process evidence."

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

Human selections recorded — 2 of 9 presented (20 May 2026 09:00 UTC):

[x] Improve how I run client meetings / reviews
[x] Ask better questions and gather stronger evidence from clients / third parties

"What did I commit to doing next?"

Human selections recorded — 1 of 9 presented (20 May 2026 09:00 UTC):

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

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-consumer-duty-conference

Demo assembled: 20 May 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-consumer-duty-conference | Words: 253 | Model: deterministic-fixture (not AI) | Generated: 20 May 2026 10:00 UTC | Exported: 24 September 2026 01:32 UTC