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 12 March 2026	**CPD HOURS** 1.5
COMPETENCY Regulatory & Legal Knowledge	**ACTIVITY TYPE** Webinar
CPD CATEGORY Structured	**SOURCE TYPE** Synthetic

IDD Compliance — Quarterly Update

WHAT THIS CPD COVERED

This synthetic CPD activity covered how demands and needs documentation should link through to suitability letters, maintaining and reviewing conflicts of interest registers against current FCA handbook expectations, IPID provision requirements for non-advised protection before a customer is bound. I selected 3 of 7 learning outcomes as directly relevant to my current advice practice. The material sits against FCA handbook documentation expectations and Consumer Duty outcomes for retail clients — I focused on the points that affect my client files and regulatory evidence trail.

84 words

WHY I DID IT (MY DEVELOPMENT NEED)

I undertook this CPD because an upcoming firm assessment prompted me to check my documentation standards ahead of a file review with my supervisor. Additionally, new FCA and network guidance on IDD documentation meant I needed to check my approach was current.

42 words

WHAT I LEARNED / CLARIFIED

The suitability letter must demonstrably flow from what was documented at outset — not simply repeat the same information in different words. Conflicts registers need reviewing at least annually and must reflect changes to referral arrangements, panel relationships, or commission structures. The IPID must be provided before the customer is bound by any contract, including term life or income protection arranged without full advice. I now have a much clearer understanding of how to apply the guidance in my day-to-day practice. I can now see how to improve my documentation and audit trail to better evidence my process. Outcome: I can explain IDD documentation and Consumer Duty file evidence more precisely in suitability reports and compliance notes.

117 words

HOW I'LL APPLY IT IN MY WORK

I intend to: update my suitability letter template, file-review checklist, and internal workflows to reflect the current requirements; improve the quality and clarity of my written advice and recommendations. I will change the suitability letter template and the vulnerability checklist so the demands-and-needs trail is explicit on every client file I touch this quarter, including protection and investment cases.

59 words

FOLLOW-UP ACTIONS

Review my last 3–5 client files against today's learning to check for gaps — within 2 weeks. Update my suitability letter and report templates to reflect the requirements covered — by end of month.

34 words

Total Word Count: 336

QUALITY VALIDATION: SAMPLE — PASSED (100.0%)

PASS Word Count: Word count: 336 (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	DEVELOPMENT NEEDS
3 of 7 presented	**2 of 8 presented**
APPLICATION ACTIONS	**ADVISER VERIFICATION**
2 of 9 presented	**CONFIRMED**

Selections recorded: 12 March 2026 10:15 UTC · Reflection generated: 12 March 2026 10:30 UTC

Free-text context provided: No · Professional benefits: 2 of 8 presented · Follow-up commitments: 2 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 — 2 of 8 presented (12 March 2026 10:15 UTC):

[x] Upcoming firm assessment / file review
[x] New or updated FCA / network guidance

Learning outcomes selected — 3 of 7 presented:

[x] Demands & needs must demonstrably flow through to suitability letters
[x] Conflicts registers require at least annual review of current arrangements
[x] IPID required before customer bound by contract — includes non-advised

"How has the activity benefited me professionally?"

Human selections recorded — 2 of 8 presented (12 March 2026 10:15 UTC):

[x] Clarified how to apply guidance in practice
[x] Improved my documentation / audit trail / evidence

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

Human selections recorded — 2 of 9 presented (12 March 2026 10:15 UTC):

[x] Update templates, checklists, or internal workflows
[x] Improve the quality and clarity of my advice / recommendations

“What did I commit to doing next?”

Human selections recorded — 2 of 9 presented (12 March 2026 10:15 UTC):

[x] Review recent client files against this learning — open
[x] Update my suitability letter or report templates — 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: sandbox-sample-synthetic

Demo assembled: 12 March 2026 10:30 UTC

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

Session: sandbox-sample-synthetic | Words: 336 | Model: deterministic-demo (not AI) | Generated: 12 March 2026 10:30 UTC | Exported: 24 September 2026 01:35 UTC