Variable Insurance Product (VIP) Taxonomy Guide

Draft as of March 11, 2020

1 GOAL

This draft Variable Insurance Product (VIP) Taxonomy Guide is being posted for public review. Commission staff encourages the public to participate in the public review of this draft Taxonomy Guide, which provides the technical specifications as to the use of the Inline eXtensible Business Reporting Language (XBRL) format for the submission of certain required disclosures in the variable contract statutory prospectus. Please provide comments on the draft VIP Taxonomy Guide via email to StructuredData@sec.gov and include "Draft VIP Taxonomy Guide" in the "General Subject Matter" section no later than 90 days after Release No. 33-10765, 34-88358, IC-33814, and S7-23-18 is published in the Federal Register.

2 AUDIENCE

This document provides the technical specification for registrants required under 17 CFR Parts 230, 232, 270, and 274 to submit information as required by Forms N-3, N-4 and N-6 using Interactive Data. It explains to a technical audience how to create conforming Interactive Data documents. This specification does not provide interpretative guidance for any rule. Readers should be familiar with Interactive Data as described in the Electronic Data Gathering, Analysis, and Retrieval (EDGAR) Filer Manual [EFM], including Inline XBRL [iXBRL] and XBRL Dimensions [DIM]. Readers will find that familiarity with the Mutual Fund Prospectus Risk/Return (RR) Summary taxonomy [RR] will also be helpful.

3 STATUS

This is a draft. Technical details may change between this draft and the final version to be published upon its implementation in EDGAR. For example, element names may change to become more explicit or more compact. Reference links may be revised to provide greater specificity. File names in the draft taxonomy that are suffixed with "-draft" will have a date in the filename, in the same format as all other Interactive Data taxonomies. New data validations specific to VIP taxonomy may be added to current EDGAR validations [EFM].

4 INSTANCE DOCUMENT CONTENT

An Inline XBRL document[1] conforming to this specification will consist largely of eXtensible HyperText Markup Language (XHTML) tags, with a relatively small number of Inline XBRL (iXBRL) tags to mark the required information. The form requirements for N-3, N-4 and N-6 registrants consist of around 40 Items in three parts (A, B and C). However, iXBRL tags are confined to at most six of the items in Part A. Some of the content required is either identical or organized similarly across the three forms. Table 1 illustrates this similarity. Sections 7 through 13 below cover each grouping of similar content.

---

[1] EFM 5.2.2.5 specifies that technically, it is an Inline XBRL Document *Set* that may be provided in a submission, but the distinction is not important for the purposes of this Taxonomy Guide.

Table 1. Some form requirements are similar that for tagging purposes, they are shared among more than one Form.

Form N-3	Form N-4	Form N-6	Section
Item 2. Key Information	Item 2. Key Information	Item 2. Key Information	§ 8
Item 4. Fee Table	Item 4. Fee Table	Item 4. Fee Table	§ 9
Item 5. Principal Risks	Item 5. Principal Risks	Item 5. Principal Risks	§ 10
Item 11. Benefits Available	Item 10. Benefits Available	Item 10. Standard Death Benefits Item 11. Other Benefits Available	§ 11
Item 18. Investment Options Available	Item 17. Portfolio Companies	Item 18. Portfolio Companies	§ 12
Item 19. Additional Information About Investment Options			§ 13

Cover pages are *not* tagged.

5 TAXONOMY STRUCTURE AND CUSTOMIZATION

The taxonomy has three required entry points[2], one for each registrant type. Once registration statements on Forms N-3, N-4 or N-6 become effective, subsequent EDGAR submissions for each respective registrant type will be subject to tagging requirements. An N-3 registrant filing on certain EDGAR submission types, such as 485BPOS and 497, will provide an iXBRL document that uses the "vip-n3" entry point; an N-4 registrant to the "vip-n4" entry point; an N-6 registrant to the "vip-n6" entry point.

The taxonomy is designed to support iXBRL submissions with minimal filer taxonomy customization. The presentation linkbase and standard labels provided in the three entry points are largely sufficient for the EDGAR Renderer (EFM sections 6.24 and 6.25) to produce a rendering that conforms to EFM section 6.12.3[3]. Submissions are exempt from the requirements of EFM 6.13.2 and 6.13.3[4].

The three entry points are illustrated in the table below; each arrow ↘ points from the referring file to the referred one.

File basename	File type	Remarks
vip-n3	entry point for N-3 registrants	
↘ vip-n3_cal	calculation linkbase	Only the N-3 entry point has a calculation linkbase.
↘ vip-n3_def	definition (dimension) linkbase	
↘ vip-n3_pre	presentation linkbase	
↘ vip	core schema	see *

---

[2] All EDGAR standard taxonomies conventionally have "entry point" schemas that contain no declarations of their own, but only links to other schemas and linkbases.

[3] EFM 6.12.3 is "Every element in an instance must be presented."

[4] EFM 6.13.2 reads "Present facts according to their locations in the original HTML/ASCII document"; EFM 6.13.3 reads "Order and indent facts according to their positions in the original HTML/ASCII document". RR documents are already exempt from both.

File base name	File type	Remarks
vip-n4	entry point for N-4 registrants	
↘ vip-n4_def	definition (dimension) linkbase	
↘ vip-n4_pre	presentation linkbase	
↘ vip	core schema	see *
vip-n6	entry point for N-6 registrants	
↘ vip-n6_def	definition (dimension) linkbase	
↘ vip-n6_pre	presentation linkbase	
↘ vip	core schema	see *
vip_ref	reference linkbase	The reference linkbase is not part of any submission.
↘ vip	* core schema	
↘ vip_lab	standard label linkbase	
↘ vip_def	definition (dimension) linkbase	

Following the file naming of other standard taxonomies, a file from (for example) a "January 2020" taxonomy with file base name of vip_ref would be located at https://xbrl.sec.gov/vip/2020/vip-2020-01-31_ref.xml.

Following the target namespace conventions of other EDGAR standard taxonomies, the current draft namespace[5] of the core VIP schema is http://xbrl.sec.gov/vip/draft, prefixed "vip". This is analogous to the namespace of the DEI schema, http://xbrl.sec.gov/dei/2019-01-31, prefixed "dei".

Unlike other EDGAR standard taxonomies, there is no "_doc.xml" linkbase providing additional text about each concept. Instead, the reference linkbase provides the location of the specific section of the relevant Form or Forms and the instructions on those Forms that describe the associated disclosure requirement.

5.1   Common Dimensions

VIP defines a set of common dimensions across all forms. Concepts may be dimensionally qualified by any or all of these dimensions and their members. This flexibility permits the iXBRL document to preserve human readability, while each individual tagged fact can be tagged with all relevant contextual details.

For example, if the concept AnnualReturn2020 appears in two places with different rates for two different classes of a contract, the filer defines members of the common dimension "Class [Axis]" and provides all the detail necessary to distinguish them.

5.1.1   Separate Account Axis

If a single prospectus contains different information about more than one separate account within a contract, then distinguish them with custom members of dei:LegalEntityAxis (its standard label is "Separate Account [Axis]"). Each separate account is represented in EDGAR by the Series ID ("S" followed by nine digits) and custom members should be named correspondingly. For example, separate account S012345678 would be represented by custom element S012345678Member[6].

Otherwise, there are no custom members of the separate account axis.

---

[5] A namespace URI (uniform resource identifier) is not a URL (uniform resource location); it does not identify a web address.

[6] This is similar to RR, in which dei:LegalEntityAxis is labeled "Series [Axis]" and its members correspond to series.

5.1.2 Contract Axis

If a single prospectus contains different information about more than one contract within a separate account, then distinguish them with custom members of `vip:ContractAxis`. Each contract is represented in EDGAR by the Class ID ("C" followed by nine digits) and custom members should be named correspondingly. For example, contract C012345678 would be represented by custom element C012345678Member[7].

Otherwise, there are no custom members of the contract axis.

5.1.3 Class Axis

If a single prospectus contains data about more than one class within a contract, then distinguish them with custom members of `vip:ClassAxis`. The filer is free to name the custom elements without reference to EDGAR identifiers.

Otherwise, there are no custom members of the class axis.

5.1.4 Generation Axis

If the prospectus text contains information that applied to an earlier generation of the contract that has since been superseded, use `vip:GenerationAxis` with standard element `vip:PreviouslyOfferedMember` on `vip:GenerationAxis` to distinguish each different generation of the data, as detailed in section 9.3 below.

For example, contract share class X might have offered benefit B to new policy holders at a given rate for some years, but subsequently at a different rate or on different terms. The earlier information still appears in the current prospectus, but is tagged as a previously offered generation of what is otherwise the same product. Define custom members of this axis only under the conditions described in section 9.3 below.

5.1.5 Benefit Axis

If a single prospectus contains data about more than one benefit offered by the contract, distinguish them with custom members of `vip:BenefitAxis`.

It is typical, for example, for N-6 registrants to have more than one "standard death benefit" and more than one "other benefit"; all are members of this axis, as illustrated in section 11 below.

5.1.6 Portfolio Company Axis

If a filing by an N-4 or N-6 registrant contains data about more than one portfolio company, distinguish them with custom members of `vip:PortfolioCompanyAxis`. It is typical to have several such portfolio company members, as illustrated in section 12.1 below. For each portfolio company that has one EDGAR class ID of the form "C" followed by nine digits, name its corresponding custom member by that class ID followed by "Member". For each portfolio company with no EDGAR class ID, if it has a series ID of the form "S" followed by nine digits, name its corresponding custom member by that series ID followed by the word "Member". Only if the portfolio company is not an SEC registered class or series should the custom element be any other format.

5.1.7 Investment Axis

If a filing by an N-3 registrant contains data about more than one investment option, distinguish them with custom member of `vip:InvestmentAxis`. It is typical to have several such investment option members as illustrated in section 12.1 below. Use the member naming convention described in 5.1.6 above.

---

[7] This is similar to RR, in which `rr:ClassAxis` has members whose names correspond to Class IDs.

5.1.8 Index Axis

Only item 19 of Form N-3 requires a comparison of 1-, 5- and 10-year returns for both an investment and an appropriate broad-based securities market index over the same period. Each such market index will have its own custom member of this axis[8].

5.2 Linkbase Roles

As in other EDGAR standard taxonomies, one set of linkbase roles serves to define presentation, definition and calculation links. All VIP role URIs begin with `http://xbrl.sec.gov/vip/role/` and end with a camel-case token such as `N3OngoingFees` as its Role ID. The definition text of each role follows the pattern established in EFM 6.7.12, the first digits indicating the level of detail to be tagged.

Three top level roles with names starting "01" define the overall structure of each of the three forms:

Role ID	Definition Text	Used in
N3	010003 - Disclosure - N-3	vip-n3_def, vip-n3_pre, vip-n3_cal
N4	010004 - Disclosure - N-4	vip-n4_def, vip-n4_pre
N6	010006 - Disclosure - N-6	vip-n6_def, vip-n6_pre

The following linkbase roles, with names starting "05", "06" or "07", contain the dimensional relationships needed to define the common dimensions:

Role ID	Definition Text
SeparateAccountOnly	050010 - Disclosure - Separate Account
ContractOnly	050020 - Disclosure - Contract
ClassOnly	050030 - Disclosure - Class
BenefitOnly	050040 - Disclosure - Benefit
PortfolioCompanyOnly	050050 - Disclosure - Portfolio Companies
InvestmentOnly	050060 - Disclosure - Investments
IndexOnly	050070 - Disclosure - Indexes
GenerationOnly	050080 - Disclosure - Generation
Defaults	060000 - Disclosure - Defaults
CommonDimensions	070000 - Disclosure - Common Dimensions

The remaining roles are partitioned into different levels of detail and relationship to one or more forms, as described in sections 7 through 13.

6   SCHEMA ELEMENTS (CONCEPTS)

The taxonomy concepts follow element naming and standard label conventions that convey both meaning and data type. The definition linkbase organizes the concepts into dimensional tables, and the presentation linkbase organizes the concepts into a hierarchy (one for each form) and ordering to produce an adequate EDGAR rendering. There are several "Table Text Blocks", but these are used only to encapsulate elements repeated along one or more dimensions.

---

[8] This is similar to the use of RR element `rr:PerformanceAdditionalMarketIndex`.

6.1 Numeric Concepts

The suffixes "Percent", "Dollars", or the absence of any type suffix, denote numeric facts of a numeric data type with an indication of the XBRL unit to which they should refer.

Suffix	Sample Element	Sample Label	Unit
Percent	`LowestAnnualReturnPercent`	Lowest Annual Return [Percent]	Measure `xbrli:pure`
Dollars	`LowestAnnualCostDollars`	Lowest Annual Cost [Dollars]	Measure `iso4217:USD`
-none-	`SurrenderExpense1Year`	Surrender Expense, 1 Year	Measure `iso4217:USD`

Numeric concepts are organized into definition linkbase groups according to the table in which they appear, as required by the form. There is little or no need, therefore, for custom taxonomies to define numeric concepts, change their labels, or "re-wire" them into custom definition or presentation linkbases.

For example, N-4 registrant submissions require a "Minimum and Maximum Annual Fee Table". The data might appear with different values in any number of contracts or classes. Therefore, the definition linkbase contains this role:

`http://xbrl.sec.gov/vip/role/N4OngoingFeesData`		
element	**arcrole**	**target role**
Prospectus [Line Items]		
Prospectus [Table]	all	`http://xbrl.sec.gov/vip/role/CommonDimensions`
Base Contract (N-4) Minimum [Percent]	domain-member	
Base Contract (N-4) Maximum [Percent]	domain-member	
Investment Options (N-4) Minimum [Percent]	domain-member	
Investment Options (N-4) Maximum [Percent]	domain-member	
Optional Benefits (N-4) Minimum [Percent]	domain-member	
Optional Benefits (N-4) Maximum [Percent]	domain-member	
Base Contract (N-4) Minimum [Percent]	domain-member	
Base Contract (N-4) Maximum [Percent]	domain-member	
Investment Options (N-4) Minimum [Percent]	domain-member	

The definition linkbase role `http://xbrl.sec.gov/vip/role/CommonDimensions` (the target role shown above), in turn contains all the axes for the form, their domain members and defaults, which allows the filer to repeat this expense example as many times as needed.

The custom taxonomy only needs a schema (where the custom members are declared), a label linkbase (where the members are assigned standard labels), a definition linkbase (where the members become the domain-member children for the appropriate axis), and a presentation linkbase (similarly, here the members become children for the appropriate axis).

6.2 Text Block Concepts

Text block concepts contain formatted XHTML text that is normally entirely or mostly narrative. Inline XBRL tags can be nested, or "wrap" other numeric or non-numeric Inline XBRL tags.

Suffix	Sample Element	Sample Label
`TextBlock`	`ChargesForEarlyWithdrawalsTextBlock`	Charges for Early Withdrawals [Text Block]

For example, the content outlined in orange is a text block, the content shaded gray are numeric tags:

> If the contract owner withdraws money from the Contract within 7 years following his or her last purchase payment, he or she will be assessed a surrender charge.

Text blocks are also used as a wrapper around each item listed in Table 1 above, several of which have subsections that are themselves tagged as text blocks or table text blocks.

Because the content of a text block may be extracted and viewed in a browser within some other software application, it is good practice to ensure that the XHTML has style attributes with sufficient CSS properties to display as intended. The fragment above, for example, is tagged with font family, size and style:

```
<ix:nonNumeric name="vip:ChargesForEarlyWithdrawalsTextBlock" contextRef="..." escape="1">
  <p style="font-family: 'Times New Roman, serif'; font-size: 16px; line-height: 1.15;">
If the contract owner withdraws money from the Contract within <ix:nonFraction
name="vip:SurrenderChargePeriodYears" contextRef="..." unitRef="yr" decimals="INF"
>7</ix:nonFraction> years following his or her last purchase payment, he or she will be
assessed a surrender charge.</p>
</ix:nonNumeric>
```

6.3   Table Text Block Concepts

A table text block differs from an ordinary text block only in its intended use to enclose a set of repeating or very similar elements[9].

Suffix	Sample Element	Sample Label
TableTextBlock	PeriodicChargesTableTextBlock	Periodic Charges [Table Text Block]

For example, the following is a table text block (orange outline) with twelve tagged facts inside (gray shading):

Type/ Investment Objective	Investment Option	Current Expenses (excluding optional benefit expenses)	Average Annual Total Returns (excluding optional benefit expenses (as of 12/31/_)		
			1 year	5 year	10 year
[Type/Objective]	[Portfolio Company A]	1.75%	5.00%	27.80%	63.80%
[Type/Objective]	[Portfolio Company B]	1.75%	5.00%	27.84%	63.76%

The difference between the first and second rows is that while they use the same tags, the facts in the first row are in contexts with different members of the "Portfolio Company [Axis]" dimension. Supposing that Portfolio Company A is represented by Class C111111111, the member on axis would be C111111111Member in the context of the first row; if Portfolio Company B is C222222222, its context would have C222222222Member on the portfolio company axis in its context.

In the above example, the formatting used an XHTML `<table>` tag. A series of related paragraphs are an equally valid use of a table text block even though no `<table>` tag is used:

> *[Portfolio Company A]*
> The year to date return on [Portfolio Company A] has been 6.80%, with current expenses 1.25%.
>
> *[Portfolio Company B]*
> The year to date return on [Portfolio Company B] has been 3.76%, with current expenses 1.05%.

The instructions to the forms often require additional disclosures or text that appear after the table and that apply to the table as a whole, or to several items in the table. Text blocks for this purpose have the word "Note" in their

---

[9] Unlike RR, Table text blocks do not contain embedding commands as documented in EFM 6.25.

name. For example, the concept "Sales Load, Note [Text Block]" is for additional text about a table that includes one or more types of sales load numeric facts.

6.4 Miscellaneous Concepts

The taxonomy has no "plain text" concepts. Any text type tags may contain XHTML formatting.

A small number of other data types appear in the taxonomy.

Suffix	Sample Element	Sample Label	Type
Flag	`StandardBenefitFlag`	Standard Benefit [Flag]	Boolean
Date	`LowestAnnualReturnQuarterEndDate`	Lowest Annual Return Quarter End [Date]	Date
Years	`SurrenderChargePeriodYears`	Surrender Charge Period [Years]	decimal

EDGAR provides Inline XBRL custom transformations for Boolean and Quarter End data types (EFM 5.2.5.12). Using those transformations, there should be no reason for these facts to appear in an iXBRL document within the `<ix:hidden>` tag (EFM 5.2.5.14).

For example, in Form N-4 Item 10 there is a table with a column labeled "Is Benefit Standard or Optional." If the text in the cell is the word "Standard," this can be tagged to produce the Boolean value "true" this way:

```
<ix:nonNumeric name="vip:StandardBenefitFlag" contextRef="…" format="ixt:booleantrue"
>Standard</ix:nonNumeric>
```

Similarly, in Form N-4 Item 17 there is a table in which the cells have only check boxes (☑) that should be tagged as the Boolean value "true". This can be tagged in the following way:

```
<ix:nonNumeric name="vip:PortfolioCompanyAvailableWithBenefitFlag" contextRef="…"
format="ixt:booleantrue" >#&9746;</ix:nonNumeric>
```

6.5 Authoritative references

The reference linkbase uses the same hierarchy as in other EDGAR standard taxonomies: Publisher, Name, Number, Chapter, Section, Subsection, Paragraph, Subparagraph, Sentence, and Clause. For example, the concept "Lowest Annual Cost [Dollars]" has this reference:

Reference	Value	Remarks
Publisher	SEC	
Name	Form	
Number	N-3, N-4	
Chapter	A	These forms have "Parts" A, B and C.
Section	2	Forms have "Items" 1 - 40
Subsection	Instructions	
Paragraph	2	
Subparagraph	c	
Sentence	ii	
Clause	B	

The Number field value "N-3, N-4" in this case means that the concept is applicable to both forms, and the absence of "N-6" means it is not applicable to that form. This reference will be written out in this document as "N-3, N-4 A 2 Instructions 2 c ii B" since all the concepts share the same Publisher and Name. Each concept has at most one reference.

6.6 Standard labels

As illustrated above, all concepts have a standard label that is intended to align to the element name, with the data type shown in square brackets.

Parenthesized tokens (N-3), (N-4) and (N-6) indicate that the concept is limited in applicability to that form and appear as the strings N3, N4, or N6, respectively.

Most concepts are associated to their standard label via a link with priority "10" so that the label cannot be overridden[10]. Only three elements, noted in section 9 below, have priority "0" and can be customized by the filer.

7 DOCUMENT AND ENTITY INFORMATION ("DEI") ELEMENTS

Some EFM sections will be updated to support integration with EDGAR validation. The following elements must be tagged in the Required Context, but none of them is "cover page" facts in the EFM 6.5.45 sense.

DEI element	Applicable EFM sections	EFM sections to be updated
dei:EntityRegistrantName	6.5.21, 6.5.24	
dei:EntityCentralIndexKey	6.5.21, 6.5.23	
dei:AmendmentFlag	6.5.20	
dei:AmendmentDescription	6.5.20	
dei:DocumentType	6.5.20	
dei:InvCompanyType	6.5.40	New; the taxonomy entry point (n3, n4, or n6) and the investment company type (N-3, N-4, or N-6) must be consistent.

The definition linkbase groups these few elements under a Document and Entity role:

Role ID	Definition Text
DocumentAndEntity	010000 - Document - Document and Entity Data

8 ITEM 2, KEY INFORMATION

All three forms require tagging of Item 2, the Key Information section. There are five top-level text blocks, each with some additional nested text and tables.

8.1 Key Information Presentation Links

Table 2 shows the elements in presentation order, along with the text of the associated reference links. The ordering and nesting closely follows the required text of the Form and its instructions.

---

[10] EFM 6.9.9 reads: "The value of the priority attribute must be strictly less than 10. Standard taxonomy linkbases may prevent specific relationships from being prohibited."

Table 2. Presentation links and references in Item 2, Key Information

Presentation Links and Concept Labels	Reference
Item 2. Key Information [Abstract]	
Fees and Expenses [Text Block]	N-3, N-4, N-6 A 2 Instructions 2
Charges for Early Withdrawals [Text Block]	N-3, N-4, N-6 A 2 Instructions 2 a
Surrender Charge Phaseout Period, Years	N-3, N-4, N-6 A 2 Instructions 2 a
Transaction Charges [Text Block]	N-3, N-4, N-6 A 2 Instructions 2 b
Ongoing Fees and Expenses [Table Text Block]	N-3, N-4, N-6 A 2 Instructions 2 c
Base Contract (N-4) Minimum [Percent]	N-4 A 2 Instructions 2 c i B
Base Contract (N-4) Maximum [Percent]	N-4 A 2 Instructions 2 c i B
Investment Options (N-4) Minimum [Percent]	N-4 A 2 Instructions 2 c i B
Investment Options (N-4) Maximum [Percent]	N-4 A 2 Instructions 2 c i B
Optional Benefits (N-4) Minimum [Percent]	N-4 A 2 Instructions 2 c i B
Optional Benefits (N-4) Maximum [Percent]	N-4 A 2 Instructions 2 c i B
Lowest and Highest Annual Cost [Table Text Block]	N-3, N-4 A 2 Instructions 2 c ii B
Lowest Annual Cost [Dollars]	N-3, N-4 A 2 Instructions 2 c ii B
Highest Annual Cost [Dollars]	N-3, N-4 A 2 Instructions 2 c ii B
Risks [Text Block]	N-3, N-4, N-6 A 2 Instructions 3
Financial Rating [Text Block]	N-3, N-4, N-6 A 2 Instructions 3 d
Investment Restrictions [Text Block]	N-3, N-4, N-6 A 2 Instructions 4 a
Optional Benefit Restrictions [Text Block]	N-3, N-4, N-6 A 2 Instructions 4 b
Taxes [Text Block]	N-3, N-4, N-6 A 2 Instructions 5
Investment Professional Compensation [Text Block]	N-3, N-4, N-6 A 2 Instructions 6 a
Exchanges [Text Block]	N-3, N-4, N-6 A 2 Instructions 6 b

The presentation linkbase puts all of a form's concepts into a single presentation group[11], with text and numbers inside of a table text block shown as children of that table text block.

The taxonomy linkbases do not, on their own, distinguish between required disclosures and optional ones; refer to the form's instructions for this information. For example, all prospectuses will contain a Risks Text Block, but not all prospectuses will contain "Financial Rating" text inside that.

8.2   Key Information Definition Links

In contrast to the presentation linkbase, the definition linkbase separates table text blocks and the concepts shown inside of it for different forms.

For example, in the definition linkbase, the Table text block appears with no children. Each of the three different form entry points contain only the definition links for the concepts in that table as described in the form instructions. The definition link role for this begin with "04" followed by "02" to indicate they are part of Item 2, and a sequence number to distinguish N-3, N-4, N-6 that ends with, respectively, 3, 4, and 6, with one definition role for more than one form:

Role ID	Definition Text
N3OngoingFeesData	040203 - Disclosure - N-3 Item 2.2. Ongoing Fees
N4OngoingFeesData	040204 - Disclosure - N-4 Item 2.2. Ongoing Fees
N6OngoingFeesData	040206 - Disclosure - N-6 Item 2.2. Ongoing Fees
LowestHighestAnnualCosts	040210 - Document - Item 2.2. Lowest and Highest Annual Costs (N-3, N-4) Data

Table 3 shows the difference between the content of role `OngoingFeesData` for the three forms:

---

[11] Technically, an XLink extended-type link role.

Table 3. For a given Table Text Block, the definition links defining the data in that table may differ across forms.

N3OngoingFeesData	N4OngoingFeesData	N6OngoingFeesData
N-3 Item 2.2 Ongoing Fees	N-4 Item 2.2 Ongoing Fees	N-6 Item 2.2 Ongoing Fees
Annual Expense (N-3) Minimum [Percent]	Base Contract (N-4) Minimum [Percent]	Investment Options (N-6) Minimum [Percent]
Annual Expense (N-3) Maximum [Percent]	Base Contract (N-4) Maximum [Percent]	Investment Options (N-6) Maximum [Percent]
Optional Benefits (N-3) Minimum [Percent]	Investment Options (N-4) Minimum [Percent]	
Optional Benefits (N-3) Maximum [Percent]	Investment Options (N-4) Maximum [Percent]	
Lowest Annual Cost [Dollars]	Optional Benefits (N-4) Minimum [Percent]	
Highest Annual Cost [Dollars]	Optional Benefits (N-4) Maximum [Percent]	

The Ongoing Fees and Expenses Table Text Block happens to have no overlap among the numeric values, so that the filings from N-4 registrants use element `vip:InvestmentOptionsN4MinimumPercent` while filings from N-6 registrants use element `vip:InvestmentOptionsN6MinimumPercent`. In other tables, there are more shared concepts, in different combinations.

9 ITEM 4, FEE TABLE

The registration forms require tagging of Item 4, the Fee Table section. There is a single top-level text block, and although the different forms generally follow the same outline of transaction expenses, annual expenses, examples, and notes, each has different details and terminology.

The linkbase role names start with 0404 (meaning Level 4 detail, form Item 4).

Role ID	Definition Text
N3TransactionExpenseData	040403 - Disclosure - N-3 Transaction Expense Data
N4TransactionExpenseData	040404 - Disclosure - N-4 Transaction Expense Data
N6TransactionExpenseData	040405 - Disclosure - N-6 Transaction Expense Data
N3AnnualExpenseData	040413 - Disclosure - N-3 Annual Contract Expense Data
N4AnnualExpenseData	040414 - Disclosure - N-4 Annual Contract Expense Data
N6PeriodicChargesData	040416 - Disclosure - N-6 Periodic Charges Data
PortfolioCompanyExpenseData	040420 - Disclosure - Portfolio Company Expense Data
ExpenseExampleSurrender	040431 - Disclosure - Expense Example, Surrendered
ExpenseExampleAnnuitized	040432 - Disclosure - Expense Example, Annuitized
ExpenseExampleNotSurrendered	040433 - Disclosure - Expense Example, Not Surrendered

9.1 Fee Table Definition links

The nesting of concepts in Item 4 illustrates the use of "Note" text blocks appearing after a table text block to contain narrative descriptions required by different parts of the table (see 6.3 above). Item 4 also illustrates that different requirements apply to otherwise similar tables in different forms.

Form N-3 Item 4. Fee Table Definition links	Definition link role corresponding to Table
Item 4. Fee Table [Text Block]	
Transaction Expenses [Table Text Block]	N3TransactionExpenseData Name: N-3 Transaction Expense Data
Sales Load, Note [Text Block]	
Annual Contract Expenses [Table Text Block]	N3AnnualExpenseData Name: N-3 Annual Contract Expense Data
Other Annual Expenses, Note [Text Block]	
Expense Reimbursements / Fee Waivers, Note [Text Block]	
Acquired Funds Expenses, Note [Text Block]	
Optional Benefits not Included, Note [Text Block]	
Expenses Restated, Note [Text Block]	
Extraordinary Expenses, Note [Text Block]	
Surrender Example [Table Text Block]	ExpenseExampleRedemption Name: Expense Example, Surrendered
Annuitize Example [Table Text Block]	AnnuitizedExampleRedemption Name: Expense Example, Annuitized
No Surrender Example [Table Text Block]	ExpenseExampleNoRedemption Name: Expense Example, No Surrender
Portfolio Turnover [Text Block]	
Portfolio Turnover [Percent]	

Form N-6 Item 4. Fee Table Definition links	Definition link role corresponding to Table
Item 4. Fee Table [Text Block]	
Transaction Expenses [Table Text Block]	N4TransactionExpenseData Name: N-4 Transaction Expense Data
Sales Load, Note [Text Block]	
Annual Contract Expenses [Table Text Block]	N4AnnualExpenseData Name: N-4 Annual Contract Expense Data
Expense Reimbursements / Fee Waivers, Note [Text Block]	
Annual Portfolio Company Expenses [Table Text Block]	PortfolioCompanyExpenseData Name: Portfolio Company Expense Data
Basis of Percentage [Text Block]	
Portfolio Company Expenses [Text Block]	
Surrender Example [Table Text Block]	ExpenseExampleRedemption Name: Expense Example, Surrendered
Annuitize Example [Table Text Block]	AnnuitizedExampleRedemption Name: Expense Example, Annuitized
No Surrender Example [Table Text Block]	ExpenseExampleNoRedemption Name: Expense Example, No Surrender

Form N-6 Item 4. Fee Table Definition links	Definition link role corresponding to Table
Item 4. Fee Table [Text Block]	
Transaction Expenses [Table Text Block]	`N6TransactionExpenseData` Name: N-6 Transaction Expense Data
Sales Load, Note [Text Block]	
Premium Taxes, Note [Text Block]	
Deferred Sales Charge, Note [Text Block]	
Other Surrender Fees, Note [Text Block]	
Transfer Fees, Note [Text Block]	
Periodic Charges [Table Text Block]	`N6PeriodicChargesData` Name: N-6 Periodic Charges Data
Base Contract Charge, Note [Text Block]	
Insurance Cost, Note [Text Block]	
Insurance Cost (Representative), Note [Text Block]	
Annual Maintenance Fee, Note [Text Block]	
Mortality and Expense Risk Fees, Note [Text Block]	
Administrative Expenses, Note [Text Block]	
Optional Benefit Charges, Note [Text Block]	
Annual Portfolio Company Expenses [Table Text Block]	`PortfolioCompanyExpenseData` Name: Portfolio Company Expense Data
Basis of Percentage [Text Block]	
Portfolio Company Expenses [Text Block]	

9.2 Fee Table Presentation Links

As in the Key Information item, the presentation links differ from the definition links only in that the contents of each table text block appear as presentation children, rather than in separate link roles.

9.3 Product Generations

The following example of a fictitious expense disclosure illustrates several features: the scope of tagging, the use of dimensions in tagging, the interaction of different dimensions, and most significantly the use of the generation axis. As in previous examples, the orange boundary shows the table text block, and gray shading a tagged fact.

The next table describes the fees and expenses that you will pay *each year* during the time you own the Contract. **Please note:** Third Class shares of this product are no longer available to new policy holders. If you choose to purchase an optional benefit, you will pay additional charges, as shown below.

Annual Contract Expenses	First Class		Second Class		Third Class	
Administrative Expenses	1.10	%	2.10	%	3.10	%
Base Contract Expenses (as a percentage of average account value)	1.20	%	2.20	%	3.20	%
First Optional Benefit Expense (percent of base)	1.30	%	2.30	%	3.30	%
Second Optional Benefit Expense (percent of base) *(not available to Second Class shareholders)*	1.40	%	-		-	
Third Optional Rider Expense *(for riders issued on or after May 1, 2017)*	1.50	%	2.50	%	3.50	%
Fourth Optional Benefit Expense *(not available to Second Class shareholders after May 1, 2019)*	1.60	%	2.60	%	-	
Fifth Optional Rider Expense *(0% for riders issued to policy holders prior to May 1, 2014; 1% for riders issued from May 1, 2014 to May 1, 2017)*	1.70	%	2.70	%	-	

Fragments of the above table are shown and described in the following sections.

9.3.1 Classes no longer offered

The text of the prospectus in this example states that Third Class shares are no longer available to new policy holders. Under the rule, this information does not require tagging in Inline XBRL, and that column has no tags.

9.3.2 Benefits not offered with a specific class

The First Optional Benefit is available to both First and Second Class shareholders, therefore both tagged facts on that row (1.30 and 2.30 %) are tagged with two dimensions, that is, the custom members of both `vip:ClassAxis` and `vip:BenefitAxis`. However, the prospectus states that the Second Optional Benefit is not available to Second Class shareholders. There are still two facts with those same custom members of the same axis as the First Optional Benefit. On this row, one has numeric value 1.40% and the other is an XML "nil" value, meaning it is expressly not applicable[12].

Annual Contract Expenses	First Class		Second Class		Third Class	
First Optional Benefit Expense (percent of base)	1.30	%	2.30	%	3.30	%
Second Optional Benefit Expense (percent of base) *(not available to Second Class shareholders)*	1.40	%	-		-	

To summarize, the two lines result in the following four XBRL facts in four XBRL contexts:

XBRL Context	Class axis member label	Benefit axis member label	Generation axis member label	VIP Element	Fact value[13]
a	First Class	First Benefit		Optional Benefit Expense (Percent of Base)	1.30%
b	Second Class	First Benefit		Optional Benefit Expense (Percent of Base)	2.30%
c	First Class	Second Benefit		Optional Benefit Expense (Percent of Base)	1.40%
d	Second Class	Second Benefit		Optional Benefit Expense (Percent of Base)	nil

9.3.3 Benefits currently available offered only after a certain date

The Third Optional Benefit is available to all shareholders (with values 1.50 and 2.50), but only since a specific date.

Annual Contract Expenses	First Class		Second Class		Third Class	
Third Optional Rider Expense (for riders issued on or after May 1, 2017)	1.50	%	2.50	%	3.50	%

This implies that the benefit was *not* available prior to that date, and the values should be `nil` valued for those previous offerings. The generation axis is used with `vip:PreviouslyOfferedMember` to indicate older information, and any XBRL context using the generation axis also has an additional fact with elements `vip:OfferedStartingDate` and `vip:OfferedEndingDate` to indicate start and/or end dates, respectively. In this way, data users wanting only current information can select those facts in contexts having no members of the generation axis.

---

[12] The nil value in XBRL is not the same as zero; a zero value is tagged as 0. Nil valued facts may appear in the `ix:hidden` section of the file without triggering a warning (EFM 5.2.5.14).

[13] These values are shown as they are tagged; facts in XBRL are unscaled so that both "1" and "100 percent" are 1.00.

XBRL Context	Class axis member label	Benefit axis member label	Generation axis member label	VIP Element	Fact value[14]
e	First Class	Third Benefit		Optional Benefit Expense (Percent of Base)	1.50%
f	First Class	Third Benefit	Previously Offered [Member]	Optional Benefit Expense (Percent of Base)	nil
				Offering Starting [Date]	May 1, 2017
g	Second Class	Third Benefit		Optional Benefit Expense (Percent of Base)	2.50%
h	Second Class	Third Benefit	Previously Offered [Member]	Optional Benefit Expense (Percent of Base)	nil
				Offering Starting [Date]	May 1, 2017

9.3.4 Benefits currently available offered only after a certain date

The Fourth Optional Benefit is not available to Second Class shareholders after a certain date.

Annual Contract Expenses	First Class		Second Class		Third Class	
Fourth Optional Benefit Expense (*not available to Second Class shareholders after May 1, 2019*)	1.60	%	2.60	%	-	

In that case, it is the value 2.60% that gets the "previously offered" indication, and the nil value is actually current.

XBRL Context	Class axis member label	Benefit axis member label	Generation axis member label	VIP Element	Fact value
i	First Class	Fourth Benefit		Optional Benefit Expense (Percent of Base)	1.60%
j	Second Class	Fourth Benefit		Optional Benefit Expense (Percent of Base)	nil
k	Second Class	Fourth Benefit	Previously Offered [Member]	Optional Benefit Expense (Percent of Base)	2.60%
				Offering Ending [Date]	May 1, 2017

Note that the same standard member, `vip:PreviouslyOfferedMember`, can be used in two different cases without any interference, because the other dimension members (class and benefit) are different.

9.3.5 Multiple generations

The Fifth Optional Benefit is described as having different values in three distinct phases: (1) prior to May 1, 2014, (2) after April 30, 2014 and before May 1, 2017, and (3) the current phase.

Annual Contract Expenses	First Class		Second Class		Third Class	
Fifth Optional Rider Expense (*0% for riders issued to policy holders prior to May 1, 2014; 1% for riders issued from May 1, 2014 to April 30, 2017*)	1.70	%	2.70	%	-	

This is the only situation where custom members of the generation axis are needed. In the above example, there are six numeric facts bounded by several distinct dates, with zero, one or two dates in the same contexts depending on whether the time interval is bounded above, below, or both.

XBRL Context	Class axis member label	Benefit axis member label	Generation axis member label	VIP Element	Fact value[15]
l	First Class	Fifth Benefit		Optional Benefit Expense (Percent of Base)	1.70%
m	Second Class	Fifth Benefit		Optional Benefit Expense (Percent of Base)	2.70%
n	First Class	Fifth Benefit	Previously Offered [Member]	Optional Benefit Expense (Percent of Base)	1.00%
				Offering Ending [Date]	May 1, 2017
				Offering Starting [Date]	May 1, 2014

---

[14] Inline XBRL permits a single text fragment, such as "May 1, 2017", to appear as any number of facts in different contexts (in this example, contexts f and h) by nesting the tags.

[15] Offering date values technically represent the date at local time 00:00, differing from financial statement conventions.

o	Second Class	Fifth Benefit	Previously Offered [Member]	Optional Benefit Expense (Percent of Base)	1.00%
				Offering Ending [Date]	May 1, 2017
				Offering Starting [Date]	May 1, 2014
p	First Class	Fifth Benefit	Custom Gen [Member]	Optional Benefit Expense (Percent of Base)	0.00%
				Offering Ending [Date]	May 1, 2014
p	Second Class	Fifth Benefit	Custom Gen [Member]	Optional Benefit Expense (Percent of Base)	0.00%
				Offering Ending [Date]	May 1, 2014

10 ITEM 5, RISKS

Item 5 is a single text block, "Item 5. Principal Risks [Text Block]", in all three forms.

11 ITEMS 10 AND 11, BENEFITS

As shown in Table 1 above, Forms N-3, N-4 and N-6 have similar content requirements for describing benefits, but differ somewhat in their treatment of standard and optional benefits and in the headings of the tables required in subsections (a) and (b). The taxonomy thus has three top-level text blocks, each with its own combination of elements from one or more of six definition link roles shown here:

Role ID	Definition Text
N6StandardDeathBenefitsData	041000 - Disclosure - N-6 Item 10. Standard Death Benefits
BenefitsAvailableData	041113 - Disclosure - (a) Benefits Available (N-3, N-4) Data
BenefitsAvailableN6Data	041116 - Disclosure - (a) Benefits Available (N-6) Data
BenefitsDescriptionData	041123 - Disclosure - (b) Benefits Description (N-3, N-4) Data
BenefitsDescriptionN6Data	041126 - Disclosure - (b) Benefits Description (N-6) Data
BenefitsLimitationData	041130 - Disclosure - (c) Benefits Limitation Data

11.1 Benefits Available Table

Within Items 10 and 11 there are five text blocks that have the unique characteristic that four of them are to be used for categorizing commonly-offered benefits, and the other is for any other benefits not captured by those categories.

Table 4. Four tags for commonly-offered benefit types, and one general purpose.

Presentation Links and Concept Labels[16]	Reference
Purpose of Benefit [Text Block]	N-3, N-4, N-6 10 (N-4), 11 (N-3, N-6) Instructions 1
Guaranteed Minimum Death Benefit [Text Block]	N-3, N-4, N-6 10 (N-4), 11 (N-3, N-6) Instructions 1 b
Guaranteed Minimum Withdrawal [Text Block]	N-3, N-4, N-6 10 (N-4), 11 (N-3, N-6) Instructions 1 b
Guaranteed Minimum Income [Text Block]	N-3, N-4, N-6 10 (N-4), 11 (N-3, N-6) Instructions 1 b
Guaranteed Minimum Accumulation [Text Block]	N-3, N-4, N-6 10 (N-4), 11 (N-3, N-6) Instructions 1 b

To see how these are used, consider the example of "Benefits Available [Table Text Block]" (orange box) and fifteen tagged facts (gray shading):

---

[16] Having four special text blocks as children of the general text block does *not*, in this case, imply nested iXBRL tagging.

Name of Benefit	Purpose	Is Benefit Standard or Optional	Maximum Fee	Brief Description of Restrictions / Limitations
[Name of Benefit #1]	[Text describing purpose of a Minimum Death Benefit]	[text]	__%	[text]
[Name of Benefit #2]	[Text describing purpose of a Minimum Income Benefit]	[text]	__%	[text]
[Name of Benefit #3]	[Text describing purpose of a second Minimum Income Benefit]	[text]	__%	[text]
[Name of Benefit #4]	[Text describing purpose of a benefit that is **not** one of: a guaranteed minimum death / withdrawal / income / accumulation benefit]	[text]	__%	[text]

Each cell in the "Purpose" column should be tagged with exactly one of the five tags in Table 4. Like the generic example in section 6.3 above, each row of facts is tagged in a distinct context each having a different custom member of the Benefit Axis (this permits, for example, more than one Guaranteed Minimum Income benefit). However, only the cell shaded blue is appropriate for the general tag "Purpose of Benefit [Text Block]".

Each cell in the "Is Benefit Standard or Optional" column could contain any text in principle, but the tag value must be Boolean. Filers would typically use one of the two following iXBRL fragments to provide the appropriate "true" value to only one of the associated tags:

```
<ix:nonNumeric name="vip:StandardBenefitFlag" contextRef="…" format="ixt:booleantrue"
     >Standard</ix:nonNumeric>

<ix:nonNumeric name="vip:OptionalBenefitFlag" contextRef="…" format="ixt:booleantrue"
     >Optional</ix:nonNumeric>
```

Other than the unique treatment of these two columns, the rest of Items 10 and 11 follow the same conventions described in previous sections 6 through 10.

11.2 Form N-3, Item 11

Form N-3 has its own top-level text block and shares its three table text blocks with the other forms:

Form N-3 Item 11. Fee Table Definition Links	Definition link role corresponding to Table
Item 11. Benefits Available (N-3) [Text Block]	
Benefits Available [Table Text Block]	BenefitsAvailableData (a) Benefits Available (N-3, N-4) Data
Benefits Description [Table Text Block]	BenefitsDescriptionData (b) Benefits Description Data
Benefits Limitation [Table Text Block]	BenefitsLimitationData (c) Benefits Limitation Data

11.3 Form N-4, Item 10

Form N-4 has its own top-level text block and shares its three table text blocks with the other forms:

Form N-4 Item 10. Fee Table Definition Links	Definition link role corresponding to Table
Item 10. Benefits Available (N-4) [Text Block]	
Benefits Available [Table Text Block]	BenefitsAvailableData (a) Benefits Available (N-3, N-4) Data
Benefits Description [Table Text Block]	BenefitsDescriptionData (b) Benefits Description Data
Benefits Limitation [Table Text Block]	BenefitsLimitationData (c) Benefits Limitation Data

11.4 Form N-6, Items 10 and 11

Form N-6 has two distinct top-level text blocks, one for each Item. Although the content of the definition links for the contents of the table text blocks differ from those of Forms N-3 and N-4 (for example, fewer numeric tags), tagging follows the same conventions as in previous sections 6 through 11.3 above.

Form N-6 Item 11. Fee Table Definition Links	Definition link role corresponding to Table
Item 10. Standard Death Benefits (N-6) [Table Text Block]	`N6StandardDeathBenefits` N-6 Item 10. Standard Death Benefits Data
Additional Information about Standard Death Benefits, Note (N-6) [Text Block]	
Charges and Contract Values, Note (N-6) [Text Block]	
Item 11. Other Benefits Available (N-4) [Text Block]	
Benefits Available [Table Text Block]	`BenefitsAvailableN6Data` (a) Benefits Available (N-3, N-4) Data
Benefits Description [Table Text Block]	`BenefitsDescriptionN6Data` (b) Benefits Description (N-6) Data
Benefits Limitation [Table Text Block]	`BenefitsLimitationData` (c) Benefits Limitation Data

12 FORM N-4 ITEM 17 AND FORMS N-3 AND N-6, ITEM 18, INVESTMENT OPTIONS / PORTFOLIO COMPANIES

All three forms are structurally similar in items 17 and 18, but Form N-3 has disclosures about *investment options* (and an Investment [Axis]) in Item 18, while Forms N-4 and N-6 have similar data about *portfolio companies* expenses and performance (and a Portfolio Company [Axis]) in Item 18.

Role ID	Definition Text
`PortfolioCompaniesData`	041700 - Disclosure - Portfolio Companies Data
`BenefitsAvailablePortfolioCompaniesData`	041710 - Disclosure - Benefits Available for Portfolio Companies Data
`InvestmentOptionsAvailableData`	041803 - Disclosure - Investment Options Available Data
`BenefitsAvailableInvestmentOptionsData`	041813 - Disclosure - Benefits Available for Investment Options Data

The two tables for Portfolio Companies Data and Investment Options Available Data are similar to the example shown in section 6.3 above.

The text block tables for "Benefits Available" differs, however, calls for custom dimension members for both rows and columns. Form N-4 Item 17 contains an example similar to this; the table text block is outlined in orange and the tagged facts are shared gray:

[Portfolio Company]	[Benefit #1]	[Benefit #2]	[Benefit #3]	[Benefit #4]
Portfolio Company A	☑	☑	☑	☑
Portfolio Company B	☑	☑	☑	
Portfolio Company C	☑	☑		
Portfolio Company D	☑			

This example is not a mandated format and registrants could structure the disclosure in a different format that promotes clarity and facilitates understanding.

Looking at the presentation linkbase for the N-4 entry point, there is only one concept in the table:

Presentation Links and Concept Labels[17]	Reference
Benefits Available for Portfolio Companies [Table Text Block]	SEC Form N-4, N-6 A 17 (N-4), 18 (N-6) Instructions 1 f 2
Portfolio Company Available with Benefit [Flag]	SEC Form N-4, N-6 A 17 (N-4), 18 (N-6) Instructions 1 f

However, there are two Common Dimensions involved: Benefit [Axis] and Portfolio Company [Axis] (see section 5.1 above). The upper left corner check box, for example, means that the combination of Company A (a custom member of the Portfolio Company dimension) and Benefit #1 (a custom member of the Benefit axis) is available, so it should have the value "true" for the concept "Portfolio Company Available with Benefit [Flag]." The check box would be tagged as shown in section 6.4 above, in a context with those two dimensions.

12.1 Forms N-4 and N-6, Item 17

There is a text block for all of Item 17, within which are the table text blocks described above, along with four notes (narrative disclosure text blocks) about the availability of prospectuses, platform charges, which combinations of portfolio companies and benefits are available, and a disclosure if any information is the result of temporary fee reductions.

Forms N-4 and N-6, Item 17 Definition Links	Definition link role corresponding to Table
Item 17. Portfolio Companies (N-4) [Text Block]	
Prospectuses Available [Text Block]	
Portfolio Companies [Table Text Block]	PortfolioCompaniesData Portfolio Companies Data
Platform Charge [Text Block]	
Some Portfolio Companies not Available for All Benefits [Text Block]	
Benefits Available for Portfolio Companies [Table Text Block]	BenefitsAvailablePortfolioCompaniesData Benefits Available for Portfolio Companies Data
Temporary Fee Reductions, Current Expenses [Text Block]	

12.2 Form N-3, Item 18

The structure of Item 18 is identical to that in section 12.1 above, except that "Investment Options" replace "Portfolio Companies" and there is no "Platform Charge" numeric or text block tag.

Forms N-3, Item 18 Definition Links	Definition link role corresponding to Table
Item 18. Options Available (N-3) [Text Block]	
Prospectuses Available [Text Block]	
Investment Option Expenses and Performance (N-3) [Table Text Block]	InvestmentOptionsAvailableData Investment Options Available Data
Some Investments Not Available for all Benefits (N-3) [Text Block]	
Investment Option Available Benefits (N-3) [Table Text Block]	OptionsAvailableBenefitsData Benefits Available for Investment Options Data
Temporary Fee Reductions, Annual Expenses (N-3) [Text Block]	

13 FORM N-3 ITEM 19, ADDITIONAL INFORMATION

Item 19 of Form N-3 is a single text block, "Item 19. Additional Information about Investment Options (N-3) [Text Block]", with several disclosures each as text blocks. The definition link roles are relevant only to N-3 registrants, so their texts each end with "3" and start with "04" and "19" (level 4 detail, Item 19).

---

[17] Having four special text blocks as children of the general text block does *not*, in this case, imply nested iXBRL tagging.

Role ID	Definition Text
N3OptionsAvailableAnnualTotalReturnBarChartData	041913 - Disclosure - N-3 Item 19(c)(2) Options Available, Annual Total Return Bar Chart Data
N3OptionsAvailableHighestLowestTotalReturnData	041923 - Disclosure - N-3 Item 19(c)(2) Options Available, Highest and Lowest Total Returns
N3OptionsAvaliableAverageAnnualTotalReturnsData	041933 - Disclosure - N-3 Item 19(c)(3) Average Annual Total Returns

The structure of Item 19 consists of several separate narrative disclosures, followed by three required tables.

Form N-3 Item 19. Additional Information	Definition link role corresponding to Table
Item 19. Additional Information About Investment Options (N-3) [Text Block]	
Investment Objectives (N-3) [Text Block]	
Implementation of Investment Objectives (N-3) [Text Block]	
Investment Strategies (N-3) [Text Block]	
Industry Concentration Policy (N-3) [Text Block]	
Temporary Defensive Positions (N-3) [Text Block]	
Active and Frequent Trading (N-3) [Text Block]	
How Investment Options Decide (N-3) [Text Block]	
Principal Risks of Investing (N-3) [Text Block]	
Performance of Investment Option (N-3) [Text Block]	
Updated Performance Information (N-3) [Text Block]	
Annual Return Bar Chart (N-3) [Table Text Block]	N3TotalReturnBarChartData N-3 Item 19(c)(2) Options Available, Annual Total Return Bar Chart Data
YTD Return in Note (N-3) [Text Block]	
Lowest and Highest Annual Returns (N-3) [Table Text Block]	N3OptionsAvailableHighestLowestTotalReturnData N-3 Item 19(c)(2) Options Available, Highest and Lowest Total Returns
Reason for Different Index and New and Former Index (N-3) [Text Block]	
Average Annual Total Returns (N-3) [Table Text Block]	N3AverageAnnualTotalReturnsData N-3 Item 19(c)(3) Average Annual Total Returns
Reason for Different Class of Multiple Classes (N-3) [Text Block]	
New Class of Multiple Classes (N-3) [Text Block]	

13.1 Form N-3 Item 19 (c) Bar Chart

Bar chart data consists of numeric concepts from `vip:AnnualReturn2010` through `vip:AnnualReturn2032`.

Form N-3 Item 19 Presentation Links	Reference
Annual Return Bar Chart (N-3) [Table Text Block]	N-3 A 19 c 2
Annual Return, 2010 [Percent]	N-3 A 19 Instructions 5
Annual Return, 2011 [Percent]	N-3 A 19 Instructions 5
Annual Return, 2012 [Percent]	N-3 A 19 Instructions 5
*** 2013 through 2030 ***	*** same ***
Annual Return, 2031 [Percent]	N-3 A 19 Instructions 5
Annual Return, 2032 [Percent]	N-3 A 19 Instructions 5

There is no requirement to tag more than ten years of performance data for the graph, hence the 2010 cutoff. Also, the requirements and exemptions of Bar Chart Data elements apply to N-3 registrants just as they do to N-1A registrants' RR filings.[18] EFM 5.2.5.15 reads:

---

[18] RR has text elements in its Bar Chart table for the column name and inception date, but VIP does not.

[E]ach annual return figure appears as an Annual Return fact. The renderer uses those Annual Return facts to draw a standardized bar chart for each fund series (See 6.25.2). In an Inline XBRL RR submission, those annual return facts are still required, but may appear in the `ix:hidden` section.

An N-3 submission would use a JPG or GIF format file to show the annual return bar chart. Filers may choose to put an `id` attribute on each of the facts and use the syntax described in EFM 5.2.5.14 to link the image to the data so that users of the Inline XBRL Viewer can search for the data and be directed to the image, for example:

```
<ix:hidden>
***
  <ix:nonFraction id="xyz" name="vip:AnnualReturn2020" … scale="-2">1.75</ix:nonFraction>
***
</ix:hidden>
***
<span style="-sec-ix-hidden: xyz"><img title="Bar Chart" href="mybarchart.jpg"/></span>
```

13.2 Form N-3 Item 19 (c)(2) Lowest and Highest Annual Returns

The table for lowest and highest annual returns need not be formatted as a literal table, but must contain the four values shown. The date type facts may be tagged using iXBRL transformations as noted in section 6.4 above.

Form N-3 Item 19 (c) (2) Presentation Links	Reference
Lowest and Highest Annual Returns (N-3) [Table Text Block]	N-3 A 19 c 2
Highest Annual Return [Percent]	N-3 A 19 c 2
Lowest Annual Return [Percent]	N-3 A 19 c 2
Highest Annual Return Quarter End [Date]	N-3 A 19 c 2
Lowest Annual Return Quarter End [Date]	N-3 A 19 c 2

13.3 Form N-3 Item 19 (c) (3) Average Annual Total Returns

The table for average annual returns requires a market index member of the Index [Axis], as explained in section 5.1.8 above. As with other tables such as the example in section 11.1 above, the rows of the table each have the same concepts, and the facts are distinguished by being in contexts with different dimensions.

Form N-3 Item 19 (c) (3) Presentation Links	Reference
Average Annual Total Returns (N-3) [Table Text Block]	N-3 A 19 c 3
Average Annual Total Returns, 1 Year [percent]	N-3 A 19 c 3
Average Annual Total Returns, 5 Years [percent]	N-3 A 19 c 3
Average Annual Total Returns, 10 Years [percent]	N-3 A 19 c 3

For example, the instructions to Form N-3 contain an example like the one below. The orange outline shows the table text block; the gray shading indicates a tagged fact.

	1 year	4 years (or Life of Investment Option)	10 years (or Life of Investment Option)
Average Annual Total Returns	___%	___%	___%
Index (reflects no deduction for fees, expenses or taxes)	___%	___%	___%

While the first row of facts may be in a context with no dimensions, or with a dimension that is a custom member of Contract [Axis] or Class [Axis], the second row should have the same concepts, but in a context with at least one dimension containing a custom member of the Index [Axis].

14 REFERENCES

[DIM] XBRL Dimensions 1.0

https://specifications.xbrl.org/spec-group-index-group-dimensions.html

[EFM] EDGAR Filer Manual, Volume II, sections 5.2.5 and 6 on Interactive Data

https://www.sec.gov/edgar/filer-information

[iXBRL] Inline XBRL 1.1.

https://specifications.xbrl.org/work-product-index-inline-xbrl-inline-xbrl-1.1.html

[RR] US Mutual Fund Prospectus Risk/Return Summary Taxonomy

https://www.sec.gov/info/edgar/edgartaxonomies.shtml#RR2018

15 APPENDIX: STATISTICS

The breakdown of non-abstract elements in the taxonomy presentation linkbases, by type:

Type	N-3	N-4	N-6	Any
Text block	52	34	81	111
Table text block	16	14	11	21
Percent	65	30	38	107
Monetary	18	18	3	18
Decimal	7	7	7	7
Flag (Boolean)	3	3	3	4
Date	4	2	2	4
Total	165	108	145	272