Fund Risk/Return Summary Taxonomy Preparers Guide

November 04, 2022

1   Goal

This Preparers Guide is intended to assist preparers to use the Risk/Return Summary ("RR") Taxonomy for submission of the Risk/Return Summary section of prospectuses filed on Form N-1A, as defined by the U.S. Securities and Exchange Commission ("SEC") rules, in an interactive data format ("XBRL"). Preparers are assumed to be familiar with the requirements for the Risk/Return Summary sections of such prospectuses, as specified by Items 2, 3 and 4 of SEC Form N-1A.

The following guidance has been prepared by the Commission staff and is provided to make the XBRL submission process more efficient. This guidance is for ease of reference and does not change any existing rules or create any new ones. The rules are contained in the releases for the Enhanced Disclosure and New Prospectus Delivery Option for Registered Open-End Management Investment Companies (https://www.sec.gov/rules/final/2009/33-8998.pdf) and Interactive Data for Mutual Fund Risk/Return Summary (https://www.sec.gov/rules/final/2009/33-9006.pdf).

The summary prospectus examples contained in this guide are fictitious and not intended to represent actual fund disclosures or required information.

1.1   Changes since 2018 related to Risk tagging

Starting with RR version 2023, the taxonomy contains a Risk Axis and a method for tagging all principal risks disclosed in a fund's summary prospectus in response to Item 4 of Form N-1A. Section 4.4 of this guide describes the axis, section 5.1.5 its members, and section 5.4.7 its use in tagging risks, which supersedes the approach in previous versions of this guide.

1.2   Changes since 2018 related to Inline XBRL

All Form N-1A filers are now required to tag the information disclosed in response to Items 2-4 of Form N-1A's Risk/Return Summary section in Inline XBRL. In doing so, filers are not required to follow or use EDGAR Filer Manual volume 2 ("EFM") sections:

- 6.13.2 "Present facts according to their locations in the original HTML/ASCII document"
- 6.13.3 "Order and indent facts according to their positions in the original HTML/ASCII document"
- 6.25.1 "Embedding Commands"
- 6.26.4 through 6.26.9 - Embedding command syntax.

Sections of this guide impacted by such changes are now marked as 'Optional'.

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2   Background

The Risk/Return Summary Taxonomy includes the following main features:

- There are "tags" (hereafter called *elements)* for disclosures found in Items 2-4 of Form N-1A, the Risk/Return Summary section of prospectuses as defined by SEC rules.
- Elements have definitions and authoritative references to facilitate preparer and user comprehension and to promote usability.
- The elements are comprehensive and minimize the need for mutual funds to customize the taxonomy for their particular reporting needs.

Preparers already familiar with the US GAAP taxonomy and creating Interactive Data for filing types such as annual and quarterly financial statements may benefit from reviewing Section 12 below, "Risk/Return Interactive Data compared to US GAAP Interactive Data".

The 2023 taxonomy has the following components at URLs starting with https://xbrl.sec.gov/rr/2023/ and the naming convention follows the EDGAR Filer manual convention detailed in section 6.3.3 and other taxonomies:

Required Schema	Entry Points filers may use	Entry points used only in validation and rendering
rr-2023.xsd	rr-2023_cal.xsd	rr-2023_dep.xsd
	rr-2023_def.xsd	2023_doc.xsd
	rr-2023_lab.xsd	rr-2023_ref.xsd
	rr-2023_pre.xsd	rr-entire-2023.xsd
	rr-sub-2023.xsd	

3   General Approach

A preparer creates an Interactive Data submission in two parts: the *extension* taxonomy and the *instance.*

The instance contains most of the numeric data and narrative text appearing in the Risk/Return Summary of a prospectus. The instance uses the elements, text labels and other information defined in the extension.

Although software programs may perform operations in a different order, or provide a different framework that hides various details, as a general approach it is helpful to complete the extension taxonomy before developing the instance. Usually, most or all of the extension can be used again with subsequent instances for the same series or fund family.

The examples used in this Preparers Guide rely mainly on a hypothetical filer "ABC" with an equity fund series with three share classes and a fixed income fund series with one share class.

4   Preparing the Extension

The extension always contains declarations elements representing the fund series and the share classes. The extension also contains a *label* for each tag to be used. For example, in the Operating Expenses section, Form N-1A allows the "Other Fees" line item to be decomposed into up to three line item components. The preparer provides labels for the component tags that the instance will use.

Filers use a *taxonomy editor* program to create an extension that imports "https://xbrl.sec.gov/rr/2023/rr-2023.xsd" (the "rr schema file"), or any of the other files allowed as part of the rr taxonomy as listed at https://www.sec.gov/info/edgar/edgartaxonomies.shtml (the "edgar taxonomies" file). Software programs may require the filer to provide some parameters to initialize the extension. The figure below shows a typical example.

Figure 1. Parameters for an Extension (Example)

Parameter	Example
Namespace Prefix	abc
Namespace	http://abc/2011-06-30
File Location	My Documents\abc1-20110630.xsd

4.1   Fund Series

The SEC EDGAR system requires a fund series to be identified by a *series identifier* consisting of the capital letter "S" followed by nine digits. Interactive data filings implement this rule. In a prospectus Extension, the element name used to denote the fund series should always be the series identifier followed by the word 'Member'. The element's label can and should be some other mnemonic. In the figure below the mnemonic is the fund's full name.

Figure 2. Declarations of Series Elements (Example)

Element Name	Standard Label	Type	Period	Abstract
S000999998Member	ABC Equity Fund	domainItemType	duration	Yes
S000999999Member	ABC Fixed Fund	domainItemType	duration	Yes

4.2   Share Classes

The SEC EDGAR system requires each share class of a fund series to be identified by an *SEC Class/Contract ID* that resembles a CIK. The Class/Contract ID is a capital letter "C" followed by nine digits. Interactive data filings implement this rule.

In a Prospectus Extension, the element name used to denote each fund share class should always be the share class code followed by the word 'Member'. The element label may be any other mnemonic.

Some of the data points in a prospectus are associated with more than one share class. Filers also declare these class groups (with any mnemonic name they choose) and place them in the taxonomy. Notice that in the figure below, "Class A" appears as the label of share classes for both the equity and fixed income funds.

Figure 3. Declarations of Share Class Elements (Example)

Element Name	Standard Label	Type	Period	Abstract
C000111111Member	Class A, ABC Equity Fund	domainItemType	duration	Yes
C000111112Member	Class B, ABC Equity Fund	domainItemType	duration	Yes
C000111113Member	Class I, ABC Equity Fund	domainItemType	duration	Yes
C000111114Member	Class A, ABC Fixed Fund	domainItemType	duration	Yes

4.3   Market Indexes

A prospectus contains a few data points for market indexes in addition to the data points for the fund itself. To identify which data is related to the index, a separate element should always be declared for each market index used in the prospectus. This may include a broad based index, and any number of other indexes to be defined for each series.

Figure 4. Declarations of Market Indexes (Example)

Element Name	Standard Label	Type	Period	Abstract
XyzEquityIndexMember	XYZ Equity Index [Member]	domainItemType	duration	Yes
UvwBondIndexMember	UVW Bond Index [Member]	domainItemType	duration	Yes

4.4 Risks

Item 4 of Form N-1A requires funds to describe in the Risk/Return Summary section of the prospectus the principal risks of investing in the Fund, including the risks to which the Fund's portfolio as a whole is subject and the circumstances reasonably likely to affect adversely the Fund's net asset value, yield, and total return. Each principal risk that is disclosed in the Risk/Return Summary section of the prospectus must be distinguished with separate member elements for each such "risk. Certain principal risks are referenced in Item 4 of Form N-1A. Each such principal risk should be a separate standard member element as listed in the figure below.

Figure 5. Declarations of standard risks

Element Name	Standard Label	Type	Period	Abstract
RiskNondiversifiedStatusMember	Risk Nondiversified Status [Member]	domainItemType	duration	Yes
RiskLoseMoneyMember	Risk Lose Money [Member]	domainItemType	duration	Yes
RiskMoneyMarketFundPriceFluctuatesMember	Risk Money Market Fund Price Fluctuates [Member]	domainItemType	duration	Yes
RiskMoneyMarketFundMayImposeFeesOrSuspend-SalesMember	Risk Money Market Fund May Impose Fees or Suspend Sales [Member]	domainItemType	duration	Yes
RiskMoneyMarketFundMayNotPreserveDollarMember	Risk Money Market Fund May Not Preserve Dollar [Member]	domainItemType	duration	Yes
RiskMoneyMarketFundSponsorMayNotProvideSupport-Member	Risk Money Market Fund Sponsor May Not Provide Support [Member]	domainItemType	duration	Yes
RiskNotInsuredDepositoryInstitutionMember	Risk Not Insured Depository Institution [Member]	domainItemType	duration	Yes
RiskNotInsuredMember	Risk Not Insured [Member]	domainItemType	duration	Yes

Likewise, filers that disclose other principal risks in the Risk/Return Summary should declare separate elements for each such risk. As an example, the figure below shows some common principal risks that are not specifically referenced in Item 4 of Form N-1A, but that funds may choose to disclose, and which must also be separately tagged.

Figure 6. Declaration of custom risks (Example)

Custom Element Name	Standard Label	Type	Period	Abstract
StockMarketVolatilityMember	Stock Market Volatility [Member]	domainItemType	duration	Yes
ForeignExposureMember	Foreign Exposure [Member]	domainItemType	duration	Yes
IssuerSpecificChangesMember	Issuer-Specific Changes [Member]	domainItemType	duration	Yes
GrowthInvestingMember	Growth Investing [Member]	domainItemType	duration	Yes
ValueInvestingMember	Value Investing [Member]	domainItemType	duration	Yes
ForeignExposureMember	Foreign Exposure [Member]	domainItemType	duration	Yes

4.5 Element Labels

The preparer must assign a distinct *standard label* to every element used in the instance to conform to EDGAR Filer Manual (EFM) chapter 6 section 10 subsections 1 and 4 (EFM 6.10.1 and 6.10.4). The standard label is often, though not always, the same as the element name with some spaces added.

For example, the elements ExchangeFee and ExchangeFeeOverRedemption are distinct because one of them is a dollar amount and the other a ratio to four decimal places. Depending on which the preparer uses in the prospectus, the preparer might assign either element to have the standard label "Exchange Fee". Or, the element ExchangeFeeOverRedemption might have the standard label "Exchange fee (as a percentage of amount redeemed)".

Preparers may also assign a *terse label* to series, class and market index elements, since these are useful in tailoring the rendered output, and do not have to be unique. Preparers may also wish to render some figures with a "sign flip" and for this assign a *negated label.* Finally, some figures may appear as an underlined total and therefore have a *total label.* The figure below illustrates the difference between standard labels and these other labels that an extension assigns.

Element Name	Standard Label	Terse Label	Negated Label	Total Label
C000111111Member	Class A, ABC Equity Fund	A		
C000111112Member	Class B, ABC Equity Fund	B		
C000111113Member	Class I, ABC Equity Fund	I		
C000111114Member	Class A, ABC Fixed Fund	A		
RedemptionFee	Redemption Fee		Redemption	
ExpensesOverAssets	Expenses (as a percentage of Assets)	Expenses		Total
RiskMoneyMarketFundPriceFluctuates-Member	Risk Money Market Fund Price Fluctuates [Member]	Money Market Fund Price Fluctuates		

Decisions about labels are up to the preparer, and the labels chosen and arranged for rendering should correspond to the line item labels appearing the Official HTML/ASCII Filing so as to conform to EFM 6.11.1. Filers may choose to import the "_lab" entry point, which contains standard labels for all standard elements.

When assigning a new label to an element, the language setting for at least one label must be "en-US" (English - United States) and not simply "en" (English) to conform to EFM 6.10.1.

4.6 Customizing Presentation (Optional)

In practice, preparers need only provide presentation relationships in the custom taxonomy for their custom series, class and other elements to ensure all facts are displayed. As explained in detail in EFM volume II sections 6.24 and 6.25, the preparer may optionally add presentation relationships to achieve a desired rendering order and arrangement of table axes. In general, all line items and text blocks will be rendered in the order defined by the "_pre" entry point. There are a small number of exceptions listed in the figure below; these elements can be moved to other positions, removed entirely, or may be shown with or without brackets (for negative figures) as the preparer wishes.

Figure 8. Presentation Relationships that the Preparer may remove or Change

Relationship Group	Element
Shareholder Fees	RedemptionFeeOverRedemption
	RedemptionFee
Annual Fund Operating Expenses	FeeWaiverOrReimbursementOverAssets
Expense Example	ExpenseExampleByYearColumnName
	ExpenseExampleYear01
	ExpenseExampleYear03
	ExpenseExampleYear05
	ExpenseExampleYear10
Expense Example, No Redemption	ExpenseExampleNoRedemptionByYearColumnName
	ExpenseExampleNoRedemptionYear01
	ExpenseExampleNoRedemptionYear03
	ExpenseExampleNoRedemptionYear05
	ExpenseExampleNoRedemptionYear10
Average Annual Total Returns	AverageAnnualReturnInceptionDate

5 Risk/Return Summary Content

The RR taxonomy has several types of relationship groups for different purposes. The figure below shows all of the relationship groups and their purpose.

Figure 9. Relationship Groups in the RR Taxonomy

Group purpose	Relationship group name as shown in taxonomy
Document Ordering	010000 - Document - Risk/Return Summary {Unlabeled}
Table Data	020010 - Schedule - Shareholder Fees
	020020 - Schedule - Annual Fund Operating Expenses
	020030 - Schedule - Expense Example {Transposed}
	020040 - Schedule - Expense Example, No Redemption {Transposed}
	020050 - Schedule - Annual Total Returns
	020060 - Schedule - Average Annual Total Returns {Transposed}
	020070 - Schedule - Market Index Performance {Transposed}
Detail Data Ordering	030000 - Document - Risk/Return Detail {Unlabeled}
Detail Data	040000 - Document - Risk/Return Detail Data {Elements}
Domain Declarations	050000 - Document - Prospectus
	050005 - Document - Coregistrant
	050010 - Document - Series
	050015 - Document - Risks
	050020 - Document - Class
	050030 - Document - Performance Measure
	060000 - Document - Defaults

The relationship groups' name (technically, a Uniform Resource Identifier or URI) and its description name (some text) are used by the EDGAR Renderer in several ways.

First, the EDGAR Renderer checks the relationship group URI to see whether it is one defined by the RR taxonomy. All these groups start with "http://xbrl.sec.gov/rr/". The EDGAR Renderer recognizes a filing as being a Risk/Return Summary if at least one relationship group is being shown that is defined in the RR taxonomy. Therefore, one way to ensure that a filing is recognized and shown as a Risk/Return Summary is to use the "Detail Data" group (5.3.10 below); the easiest way is to simply use the "rr pre" entry point.

The EDGAR Renderer then uses the description text of each relationship group. The description text of a relationship group follows the requirements of EFM 6.7.12. EFM 6.7.12 requires that the group description begin with a sort code, followed by " - " and a token describing the basic type of relationship group, followed again by " - ".

The sort code is used to order the pages of the rendered instance.

The EDGAR Renderer then recognizes and strips off the tokens {Unlabeled}, {Transposed} and {Elements} from the description text, using them to alter the normal display of the data in that group.

The remaining text in the description is then displayed to the end user.

For full details of the EDGAR Renderer's rendering process, refer to the EFM.

The following sections describe these groups, starting with the Domain Declarations, Table and Detail Data sections, which are of the most significance for tagging data correctly, and ending with the Document Ordering and Detail Data Ordering groups whose purpose is rendering oriented.

5.1 Domain Declarations

The domain declarations are relationship groups where series elements, share classes, performance measures and (if needed) document elements are organized.
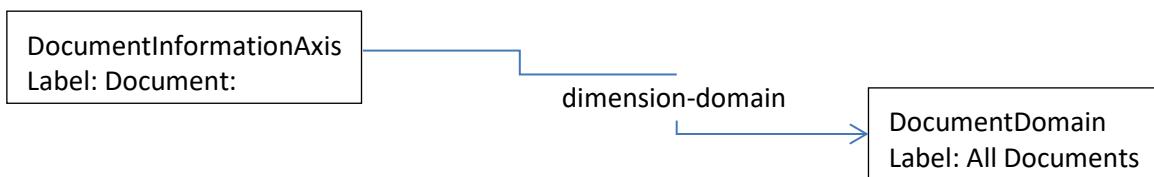
A *domain* represents the collection of elements along a given table axis. The domain has a set of *members*.

These relationship groups contain dimensional links that cannot be overridden or changed by the preparer. Preparers add elements and relationships to the groups as illustrated below.

5.1.1 Domain Declarations, Relationship Group "Prospectus"

Group 050000 (Prospectus) group defines one mandatory relationship, shown in the figure below.

Figure 10. Relationships in Group 0500000 (Prospectus)
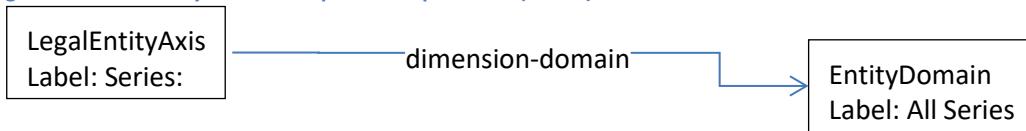
An EDGAR submission that contains only a single prospectus for any given series or class has no need for additional elements or relationships in Group 050000.

5.1.2 Domain Declarations, Relationship Group "Series"
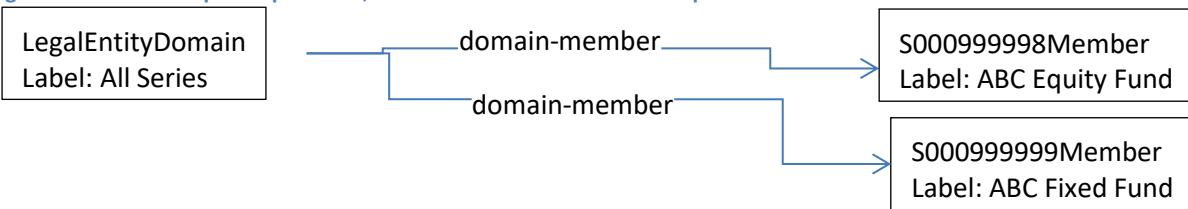
Group 050010 (Series) group defines the mandatory relationship shown in the figure below.

Figure 11. Mandatory Relationships in Group 050010 (Series)

Series elements in the extension taxonomy appear as *members* of the series domain. Continuing the example using the ABC elements from above, the figure below shows the placement of series elements in this relationship group.
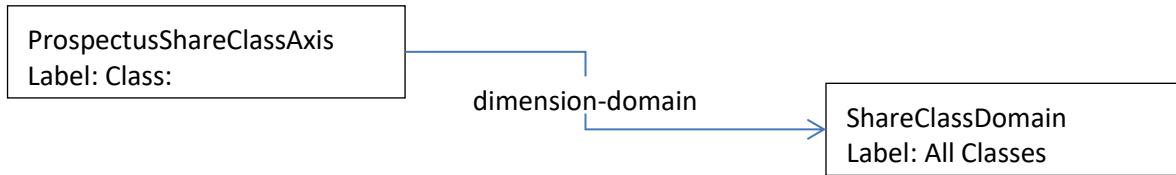
Figure 12. Relationship Group 050010, Series Element Placement Example

5.1.3 Domain Declarations, Relationship Group "Class"
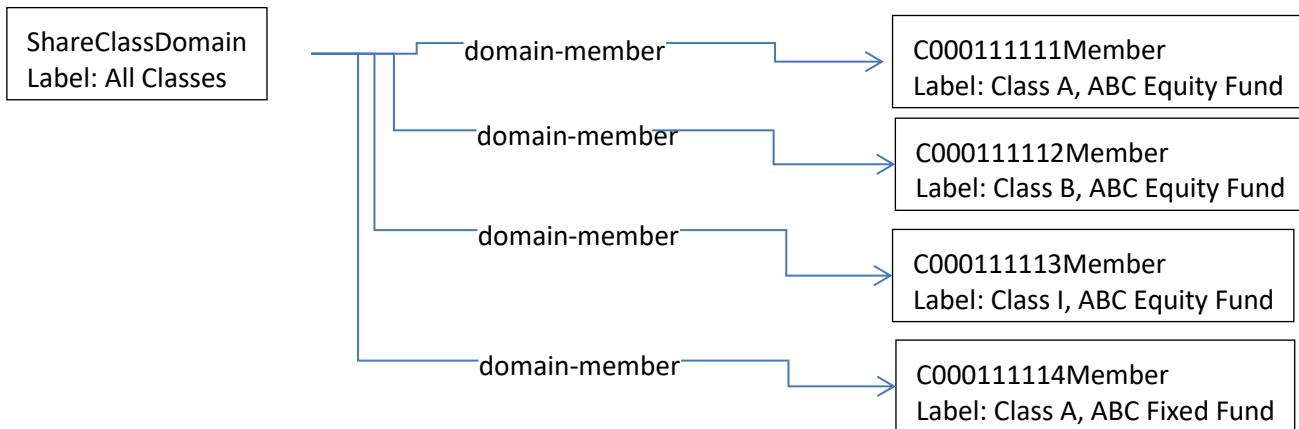
Group 050020 (Class) group defines the mandatory relationship shown in the figure below.

Figure 13. Mandatory Relationships in Group 050020 (Class)

ProspectusShareClassAxis
Label: Class:

dimension-domain

ShareClassDomain
Label: All Classes
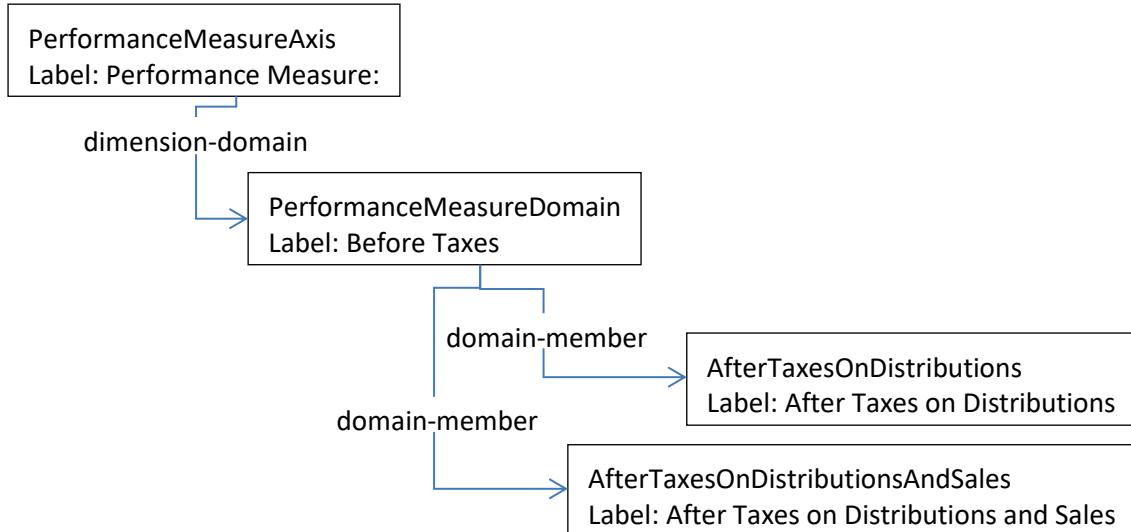
The share classes are members of the Share Class domain, as shown in the figure below.

Figure 14. Placement of Share Class Elements (Example)

ShareClassDomain
Label: All Classes

domain-member → C000111111Member
Label: Class A, ABC Equity Fund

domain-member → C000111112Member
Label: Class B, ABC Equity Fund

domain-member → C000111113Member
Label: Class I, ABC Equity Fund

domain-member → C000111114Member
Label: Class A, ABC Fixed Fund

5.1.4 Domain Declarations, Relationship Group "Performance Measure"

Figure 15. Mandatory Relationships in the Performance Measure Group

PerformanceMeasureAxis
Label: Performance Measure:

dimension-domain

PerformanceMeasureDomain
Label: Before Taxes

domain-member → AfterTaxesOnDistributions
Label: After Taxes on Distributions

domain-member → AfterTaxesOnDistributionsAndSales
Label: After Taxes on Distributions and Sales

Every fact and figure reported in the risk/return summary:

- Applies to all series, or applies to a particular series;
- Applies to all classes, or applies to a particular class;
- Is implicitly or explicitly a figure *before* taxes, unless otherwise specified as
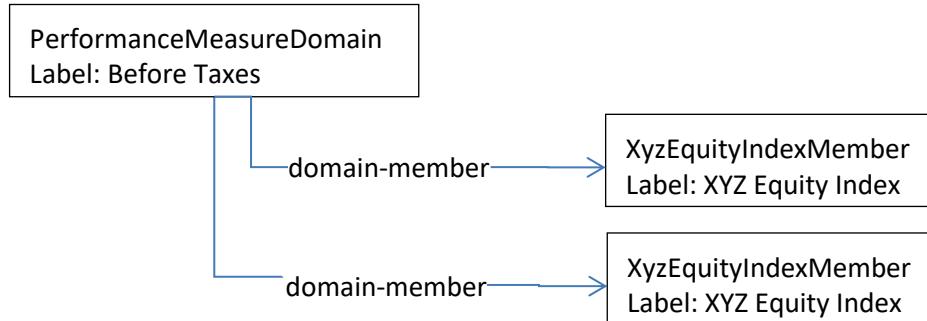
- o after taxes on distributions, or
- o after taxes on distributions and sales, or
- o represents the performance of a broad-based or other index.

Unlike the series and class domains, which refer to financial entities, the performance measure domain can be thought of as a set of mutually exclusive "adjectives" or "modifiers" used to characterize and distinguish individual facts and figures.

At first it may seem that market index performance figures are independent of series and class, but this is not so. The figures reported for market index performance are for periods of time that are generally relative to the initiation date of a specific class or series, and thus have to be associated with that series or class. Moreover, market index performance figures are not reported "after taxes". Therefore, each market index is considered to be a member of the performance measure domain.

Preparers add a domain-member relationship for each market index element. The figure below shows the relationships. Note that the label of the PerformanceMeasureDomain element is "Before Taxes", because a fact with no other performance measure member means it is being reported as a return before taxes.
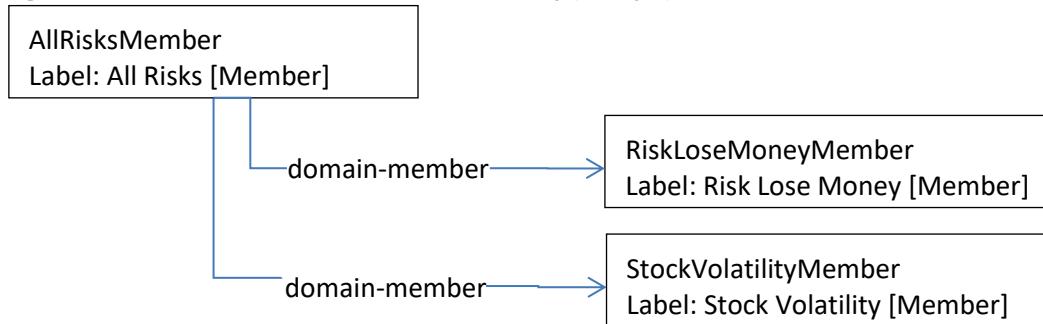
Figure 16. Placement of Market Index Elements in the Performance Measure Group (Example)

5.1.5 Domain Declarations, Relationship Group "Risks"
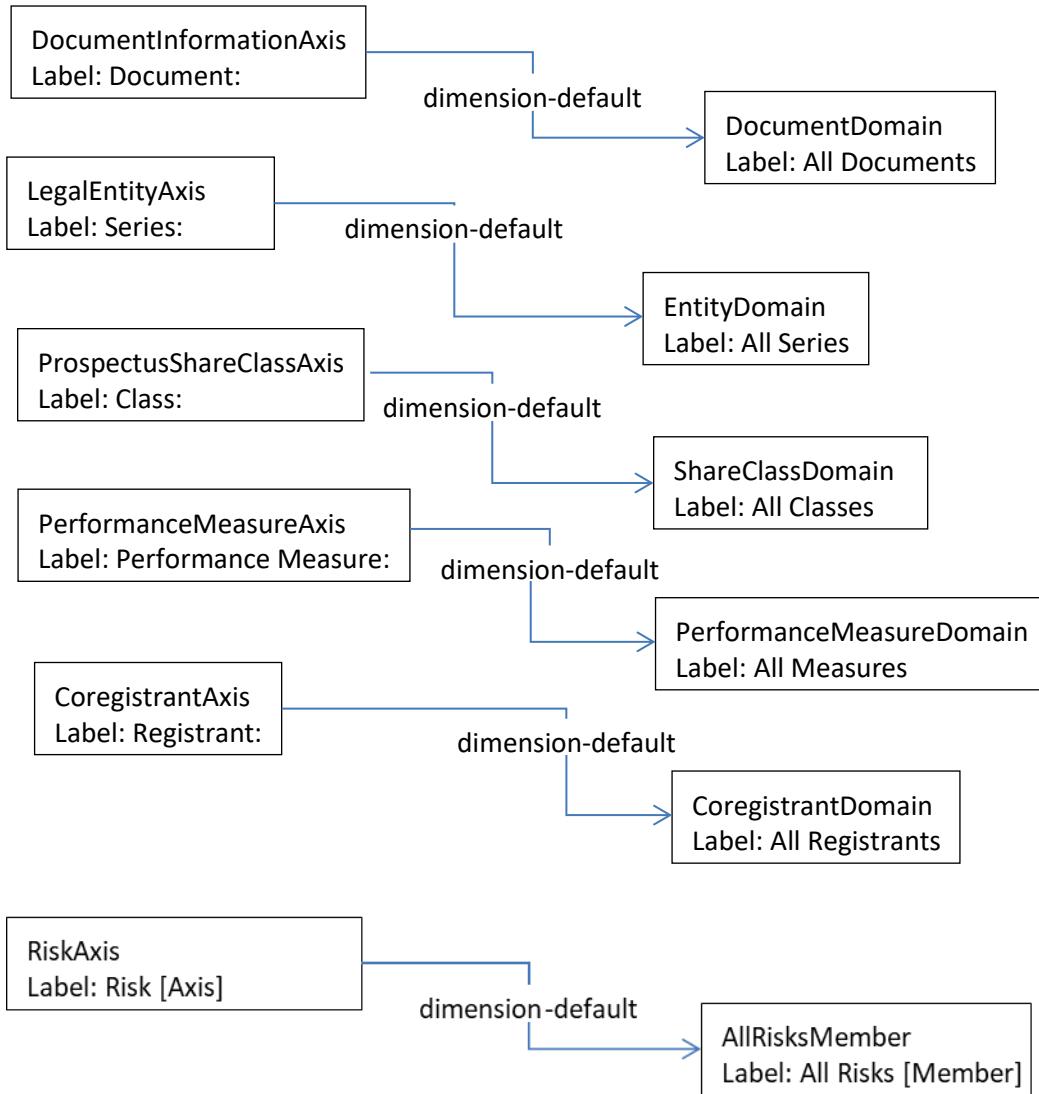
Preparers add a domain-member relationship for each Risk member. The figure below shows the relationships. Both standard risk members and custom risk members appear as children of the same domain. See section 5.4.7 for additional detail.

Figure 17. Placement of Risk Members in the Risk Group (Example):

5.1.6 Domain Declarations, Relationship Group "Defaults"

5.2 Instances

5.2.1 Instance reference to the extension

Preparers create an instance containing a *schema reference* to the extension that they have created, and save the resulting file, usually in the same folder where their extension resides. Continuing with the above example, this would be the file "My Documents\abc1-20110630.xml".

5.2.2 Units

Only two types of numbers generally appear in the Risk/Return Summary of a prospectus: dollar amounts and ratios. Therefore, preparers only need two *unit declarations* as shown in the figure below.

Figure 19. Required Unit Declarations

Unit ID	Measure
usd	iso4217:USD
ratio	xbrli:pure

5.2.3 Contexts

Facts in an instance are organized into *contexts*. A context is composed of a *context id, identifier, scheme*, *period*, and *axis members*. The axis members define which series, share class, and/or performance measure the context represents.

Software products for preparers usually automate the construction of the necessary contexts. Nevertheless, filers using interactive data should have a general understanding of contexts. The contexts required in a prospectus filing are predictable:

- The context id must be a valid XML id (which cannot start with a number, among other restrictions). In this example the context ids are d01 through d15.
- The identifier must be the ten-digit CIK of the filer to conform to EFM 6.5.2 (for a prospectus with multiple CIK's, see EFM 6.6). In the example, it is assumed that investment company ABC has CIK 0007777777.
- The scheme must be "http://www.sec.gov/CIK" to conform to EFM 6.5.1.
- The period may have any start date, as long as its end date is the date of the prospectus. However, by convention, the beginning and end dates are the same, technically meaning a period of one day.

All contexts needed in the current example are shown in the figure below. Note that the only variation from row to row is the combination of Series, Share Class and Performance Measure.

Figure 20. Context Detailed Declarations

Id	Period	Identifier	Scheme	Series	Share class	Performance Measure
d01	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK			
d02	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999998Member		
d03	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999998Member	C001111111Member	
d04	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999998Member	C001111112Member	
d05	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999998Member	C001111113Member	
d06	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999998Member	C001111111Member	AfterTaxesOn-DistributionMember
d07	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999998Member	C001111111Member	AfterTaxesOn-DistributionAndSalesMember
d08	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999998Member		XyzEquityIndexMember
d11	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999999Member		
d12	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999999Member	C001111114Member	
d13	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999999Member	C001111114Member	AfterTaxesOn-DistributionMember
d14	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999999Member	C001111114Member	AfterTaxesOn-DistributionAndSalesMember
d15	2011-06-30, 2011-06-30	0007777777	http://www.sec.gov/CIK	S000999999Member		UvwBondIndexMember

It may be helpful to visualize these contexts as occupying cells in tables as in the figure below, which shows the series as a column, each share class as a group of rows, and the performance measure as a single row within a group. Many cells are empty because they represent combinations of axes that are not meaningful.

Figure 21. Visualizing Contexts as Cells in a Table

Share Class Axis:	Series Axis:	(empty)	S000999998Member ("ABC Equity Fund")	S000999999Member ("ABC Fixed Fund")
(empty)	Performance Axis:			
	(empty)	d01	d02	d11
	XyzEquityIndex	d08		
	UvwBondFundIndex			d15
C001111111Member ("Class A")	Performance Axis:			
	(empty)		d03	
	AfterTaxesOnDistributions		d06	
	AfterTaxesOnDistributionsAndSales		d07	
C001111112Member ("Class B")	Performance Axis:			
	(empty)		d04	
C001111113Member ("Class I")	Performance Axis:			
	(empty)		d05	
C001111114Member ("Class A")	Performance Axis:			
	(empty)			d12
	AfterTaxesOnDistributions			d13
	AfterTaxesOnDistributionsAndSales			d14

- Context d01 in this example is called the *required context*. This is the context for facts about the entire prospectus; it has no members on any axis.
- Contexts d02 and d11 specify the series but not a share class. These contexts are mainly used for narrative text and headings.
- Contexts d08 and d15 are for Market Index data points.
- Contexts d03, d04, d05 and d12 are for facts about various share classes.
- Contexts d06, d07, d13 and d14 are for facts about the share class about which the average annual returns are reported before and after taxes.

5.3 Table Data

5.3.1 Data Types

Each fact has a data type that restricts what values may appear in the instance. There are (technical) data type declaration names for each type, and more detail about each type in the EFM. The figure below shows their more compact names as used in this document.

Figure 22. Data Type Names used in this document

Name	Data type declaration	Description	EFM
Abstract	stringItemType	Use only as a heading, not as a fact value.	6.7.21
Domain	domainItemType	Use only as a domain member.	6.5.25

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Name	Data type declaration	Description	EFM
Boolean	booleanItemType	'true' or 'false'	
Date	dateItemType	Must be in the format CCYY-MM-DD.	6.4.3
Monetary	monetaryItemType	Must be assigned a currency unit such as "USD".	6.6.34
Monetary/+	NonNegativeMonetaryType	Monetary, but zero or positive.	
Monetary/-	NonPositiveMonetaryType	Monetary, but zero or negative.	
Ratio	pureItemType	A ratio, often shown as a percentage.	6.6.31
Ratio/+	NonNegativePure4Type	A ratio, but zero or positive, expressed to four decimal places (that is, hundredths of a percent)	
Ratio/-	NonPositivePure4Type	A ratio, but zero or negative, to four decimal places.	
String	stringItemType	Plain text with no formatting.	
Text Block	textBlockItemType	Narratives that may have XHTML formatting to arrange text into paragraphs, bullets, and so forth.	6.5.16

5.3.2   Element Naming Conventions

Elements whose name ends with "Abstract" are always abstract; likewise elements with names ending with "Domain" or "Member" are always domain elements.

Elements whose name ends with the word "Caption" or "Heading" or "Name" are for text that is used in tables so as to allow preparers some flexibility in naming the sections of the prospectus or parts of a table.

Ratio element names use the word "Over" to indicate a ratio of a numerator to denominator. They are represented in this taxonomy as numbers having at least four decimal places.

There are often two variants on a concept, one in which the denominator is the most commonly used denominator, and an alternative concept which may either have no denominator, or a denominator to be specified by the preparer. The figure below shows some examples.

Figure 23. Examples of Ratio Elements and Related Amounts Frequently Reported

Ratio	Alternative Amount Reported
ExchangeFeeOverRedemption	ExchangeFee
MaximumAccountFeeOverAssets	MaximumAccountFee
MaximumCumulativeSalesChargeOverOfferingPrice	MaximumCumulativeSalesChargeOverOther
MaximumDeferredSalesChargeOverOfferingPrice	MaximumDeferredSalesChargeOverOther
RedemptionFeeOverRedemption	RedemptionFee

Note that actual element names never have a dash "-" in them; dashes appear in element names in this document only where long element names have been wrapped to the next line for display.

5.3.3   Table Data, Relationship Group "Shareholder Fees"

The Shareholder Fees table illustrates the use of numeric data of different types. The figure below shows all elements in this relationship group.

Figure 24. Shareholder Fees Table Elements

Element Name	Standard Label (Example)	Data Type
ShareholderFeesAbstract	Shareholder Fees:	Abstract
ShareholderFeesColumnName	Shareholder Fees Column [Text]	String
MaximumCumulativeSalesChargeOverOfferingPrice	Maximum Cumulative Sales Charge (as a percentage of Offering Price)	Ratio/+
MaximumCumulativeSalesChargeOverOther	Maximum Cumulative Sales Charge (as a percentage)	Ratio/+

Element Name	Standard Label (Example)	Data Type
MaximumSalesChargeImposedOnPurchasesOverOfferingPrice	Maximum Sales Charge Imposed on Purchases (as a percentage of Offering Price)	Ratio/+
MaximumDeferredSalesChargeOverOfferingPrice	Maximum Deferred Sales Charge (as a percentage of Offering Price)	Ratio/+
MaximumDeferredSalesChargeOverOther	Maximum Deferred Sales Charge (as a percentage)	Ratio/+
MaximumSalesChargeOnReinvestedDividendsAndDistributions-OverOther	Maximum Sales Charge on Reinvested Dividends and Distributions (as a percentage)	Ratio/+
RedemptionFeeOverRedemption	Redemption Fee (as a percentage of Amount Redeemed)	Ratio/-
RedemptionFee	Redemption Fee	Monetary/-
ExchangeFeeOverRedemption	Exchange Fee (as a percentage of Amount Redeemed)	Ratio
ExchangeFee	Exchange Fee	Monetary
MaximumAccountFeeOverAssets	Maximum Account Fee (as a percentage of Assets)	Ratio/+
MaximumAccountFee	Maximum Account Fee	Monetary/+
ShareholderFeeOther	Shareholder Fee, Other	Monetary/+

Now consider the sample data in the figure below.

Figure 25. Sample data for Shareholder Fees (Example)

Shareholder Fees (paid directly from your investment):	Class A	Class B	Class I
Maximum sales charge (load) imposed on purchases (as a percentage of offering price)	4.50%	None	None
Maximum deferred sales charge (load) (as a percentage of the lower of original purchase price or sale proceeds)	1%	5%	None
Maximum sales charge (load) imposed on reinvested dividends and other distributions	None	None	None
Redemption Fees	None	None	None
Exchange Fee	None	None	None
Small balance account fee	$15	$15	None

The preparer chooses a distinct element from the taxonomy that corresponds to each distinct line item in the table. An appropriate mapping is shown in the figure below.

Figure 26. Mapping of Sample Shareholder Fees Data to Elements (Example)

Element having the closest meaning, with remarks	Label to be assigned by preparer
MaximumSalesChargeImposedOnPurchasesOverOfferingPrice	Maximum sales charge (load) imposed on purchases (as a percentage of offering price)
MaximumDeferredSalesChargeOverOther. The preparer assigns a label that expresses more precisely what the "Other" denominator is.	Maximum deferred sales charge (load) (as a percentage of the lower of original purchase price or sale proceeds)
MaximumSalesChargeOnReinvestedDividendsAndDistributionsOverOther. Note that the preparer has shown a row in the table even though it has a value of "none" in all columns.	Maximum sales charge (load) imposed on reinvested dividends and other distributions
RedemptionFee. The values in this sample are all "none".	Redemption Fees
ExchangeFee. The values in this sample are all "none".	Exchange Fee

ShareholderFeeOther. This element has the type "Nonnegative Monetary" and therefore is appropriate for expressing the value "$15".	Small balance account fee

After having chosen the elements, and assigned labels to them in the extension, the preparer will be creating an instance, possibly after finishing the rest of the extension. When it comes time to create the instance, there are additional details needed for each fact to be put into the instance.

Whenever numeric data is tagged in an interactive data (XBRL) instance, it requires a value for "decimals" to indicate how precise the figure is. If the figure is known to be exact, then the value of "decimals" is "INF" indicating "infinite" precision. Remember that percentages translate into values that are not scaled, so that 4.5% appears in Interactive data as ".0450".

Numeric data also requires a "unit". As noted in Figure 6, a prospectus usually needs only two units: "USD" and "Ratio", for elements based on a Monetary type, or a Ratio type, respectively. For example, the elements "Redemption Fee" and "Redemption Fee over Redemption" represent two different types. "Redemption Fee" is a monetary amount and should use the "usd" unit and "Redemption Fee over Redemption" is a ratio and should use the "ratio" unit.

The value "None" for a ratio translates into a fact with value 0. It is not necessary to assign 0 values to all other unreported ratio elements, but if "none" appears in the Original HTML/ASCII Document, the preparer may use a zero-valued fact to make the word "none" appear in the rendered output. For detail about rendering, see the EFM.

Finally, each numeric data point also needs to be characterized with respect to which series, class, or other axis it is part of. As described earlier in Section 4.1 above, "Fund Series", the preparer declares a Series identifier element, and this becomes a member of the LegalEntityAxis. Similarly, the preparer declares Class identifier elements and they become members of the ProspectusShareClassAxis.

Figure 27. Fact Details for Sample Shareholder Fees Data (Example)

Element	Value	Decimals	Unit	Legal Entity Axis	Prospectus Share Class Axis
MaximumSalesChargeImposedOnPurchasesOverOffering Price	.0450	INF	Ratio	S000999998Member	C000111111Member
MaximumSalesChargeImposedOnPurchasesOverOffering-Price	0	INF	Ratio	S000999998Member	C000111111Member
MaximumSalesChargeImposedOnPurchasesOverOffering-Price	0	INF	Ratio	S000999998Member	C000111111Member
MaximumDeferredSalesChargeOverOther	.0100	INF	Ratio	S000999998Member	C000111111Member
MaximumDeferredSalesChargeOverOther	.0500	INF	Ratio	S000999998Member	C000111111Member
MaximumDeferredSalesChargeOverOther	0	INF	Ratio	S000999998Member	C000111111Member
MaximumSalesChargeOnReinvestedDividendsAnd-DistributionsOverOther	0	INF	Ratio	S000999998Member	C000111111Member
MaximumSalesChargeOnReinvestedDividendsAnd-DistributionsOverOther	0	INF	Ratio	S000999998Member	C000111111Member
MaximumSalesChargeOnReinvestedDividendsAnd-DistributionsOverOther	0	INF	Ratio	S000999998Member	C000111111Member
RedemptionFee	0	INF	Ratio	S000999998Member	C000111111Member
RedemptionFee	0	INF	Ratio	S000999998Member	C000111111Member

Element	Value	Decimals	Unit	Legal Entity Axis	Prospectus Share Class Axis
RedemptionFee	0	INF	Ratio	S000999998Member	C000111111Member
ExchangeFee	0	INF	Ratio	S000999998Member	C000111111Member
ExchangeFee	0	INF	Ratio	S000999998Member	C000111111Member
ExchangeFee	0	INF	Ratio	S000999998Member	C000111111Member
ShareholderFeeOther	15	INF	USD	S000999998Member	C000111111Member
ShareholderFeeOther	15	INF	USD	S000999998Member	C000111111Member
ShareholderFeeOther	0	INF	USD	S000999998Member	C000111111Member

The figure below shows that the individual facts are rendered in a table resembling, though not identical to, the original. For detail about rendering, see the EFM.

Figure 28. Sample Shareholder Fees Data, as Rendered

Shareholder Fees (Paid directly from your investment):			
Shareholder Fees ABC Equity Fund	**Class A**	**Class B**	**Class I**
Maximum sales charge (load) imposed on purchases (as a percentage of offering price)	4.50%	none	none
Maximum deferred sales charge (load) (as a percentage of the lower of original purchase price or sale proceeds)	1.00%	5.00%	none
Maximum sales charge (load) imposed on reinvested dividends and other distributions	none	none	none
Redemption Fees	none	none	none
Exchange Fee	none	none	none
Small balance account fee	$15	15	none

5.3.4 Table Data, Relationship Group "Annual Fund Operating Expenses"

The figure below shows the elements of the Annual Fund Operating Expenses table.

Figure 29. Operating Expenses Table Elements

Element	Example Standard Label	Data Type
OperatingExpensesAbstract	Operating Expenses:	Abstract
OperatingExpensesColumnName	Operating Expenses Column [Text]	String
ManagementFeesOverAssets	Management Fees (as a percentage of Assets)	Ratio/+
DistributionAndService12b1FeesOverAssets	Distribution and Service (12b-1) Fees	Ratio/+
DistributionOrSimilarNon12b1FeesOverAssets	Distribution or Similar (Non 12b-1) Fees	Ratio/+
Component1OtherExpensesOverAssets	Component1 Other Expenses	Ratio/+
Component2OtherExpensesOverAssets	Component2 Other Expenses	Ratio/+
Component3OtherExpensesOverAssets	Component3 Other Expenses	Ratio/+
OtherExpensesOverAssets	Other Expenses (as a percentage of Assets):	Ratio/+
AcquiredFundFeesAndExpensesOverAssets	Acquired Fund Fees and Expenses	Ratio/+
ExpensesOverAssets	Expenses (as a percentage of Assets)	Ratio/+
FeeWaiverOrReimbursementOverAssets	Fee Waiver or Reimbursement	Ratio/-
NetExpensesOverAssets	Total Expenses (as a percentage of Assets)	Ratio/+

The figure below shows sample operating expenses data as shown in an actual prospectus.

Figure 30. Sample Operating Expenses Data

Annual Fund Operating Expenses % (deducted from Fund assets)	Class A	Class B	Class I
Management fees	.50	.50	.50
+ Distribution and service (12b-1) fees	.30	1.00	None
+ Other expenses	.26	.26	.26
= Total annual Fund operating expenses	1.06	1.76	.76
- Fee waiver or expense reimbursement [a]	(.21)	(.22)	(.16)
= Total annual Fund operating expenses after fee waiver or expense reimbursement	.85	1.54	.60

[a] *Effective through 12/31/2012.*

The figure below shows how the elements in the taxonomy are mapped to the line items shown in the Operating Expenses data. The preparer selects these elements and assigns a label to each element so that the label corresponds to the text shown in the Original HTML/ASCII Document.

The footnote superscript "a" is not included in the label for ExpensesOverAssets and the text of the footnote is not associated with an element.

Figure 31. Mapping of Sample Operating Expenses Data to Elements (Example)

Element having the closest meaning	Label to be assigned by preparer
ManagementFeesOverAssets	Management fees
DistributionAndService12b1FeesOverAssets	Distribution and service (12b-1) fees
OtherExpensesOverAssets	Other expenses
ExpensesOverAssets	Total annual Fund operating expenses
FeeWaiverOrReimbursementOverAssets	Fee waiver or expense reimbursement
NetExpensesOverAssets	Total annual Fund operating expenses after fee waiver or expense reimbursement

The figure below shows the same sample data as it appears in the XBRL instance. Note that all the figures are percentages; therefore a figure shown as (say) ".26" means ".26%" or "0.0026".

The footnote "a", although displayed adjacent to the line item text, applies to the three numeric facts displayed for that row. Facts that have footnotes need an identifier distinct from other facts in the same filing; the column "Id" in the figure below shows these Ids.

Figure 32. Fact Details for Sample Operating Expenses Data (Example)

Element	Value	Decimals	Unit	LegalEntityAxis	Prospectus Share Class Axis	Id
ManagementFeesOverAssets	.0050	INF	Ratio	S000999998Member	C000111111Member	
ManagementFeesOverAssets	.0050	INF	Ratio	S000999998Member	C000111112Member	
ManagementFeesOverAssets	.0050	INF	Ratio	S000999998Member	C000111113Member	
DistributionAndService12b1FeesOverAssets	.0030	INF	Ratio	S000999998Member	C000111111Member	
DistributionAndService12b1FeesOverAssets	.0100	INF	Ratio	S000999998Member	C000111112Member	
DistributionAndService12b1FeesOverAssets	0	INF	Ratio	S000999998Member	C000111113Member	
OtherExpensesOverAssets	.0026	INF	Ratio	S000999998Member	C000111111Member	
OtherExpensesOverAssets	.0026	INF	Ratio	S000999998Member	C000111112Member	
OtherExpensesOverAssets	.0026	INF	Ratio	S000999998Member	C000111113Member	
ExpensesOverAssets	.0106	INF	Ratio	S000999998Member	C000111111Member	F1

ExpensesOverAssets	.0176	INF	Ratio	S000999998Member	C000111112Member	F2
ExpensesOverAssets	.0076	INF	Ratio	S000999998Member	C000111113Member	F3
FeeWaiverOrReimbursementOverAssets	-.0021	INF	Ratio	S000999998Member	C000111111Member	
FeeWaiverOrReimbursementOverAssets	-.0022	INF	Ratio	S000999998Member	C000111112Member	
FeeWaiverOrReimbursementOverAssets	-.0016	INF	Ratio	S000999998Member	C000111113Member	
NetExpensesOverAssets	.0085	INF	USD	S000999998Member	C000111111Member	
NetExpensesOverAssets	.0154	INF	USD	S000999998Member	C000111112Member	
NetExpensesOverAssets	.0060	INF	USD	S000999998Member	C000111113Member	

The text of the footnote is contained in an XBRL footnote element, and may contain XHTML formatting markup. The figure below shows that the "i" element is used for italics. The superscript "a" is not included. The footnote may be associated with any number of fact identifiers.

Figure 33. Footnote to Operating Expenses (Example)

Footnote Content	Ids
<i>Effective through 12/31/2012.</i>	F1, F2, F3

The sample element labels, facts and footnote in the preceding figures are rendered as shown in the figure below. The footnote superscript [1], because it applies to all the facts on the row, appears to the left of the data and to the right of the label. The rendering engine automatically numbers all footnotes in a table consecutively using Arabic numerals; letters or other symbols are not supported.

Figure 34. Sample Data as Facts in the Operating Expenses Table, as rendered (Example)
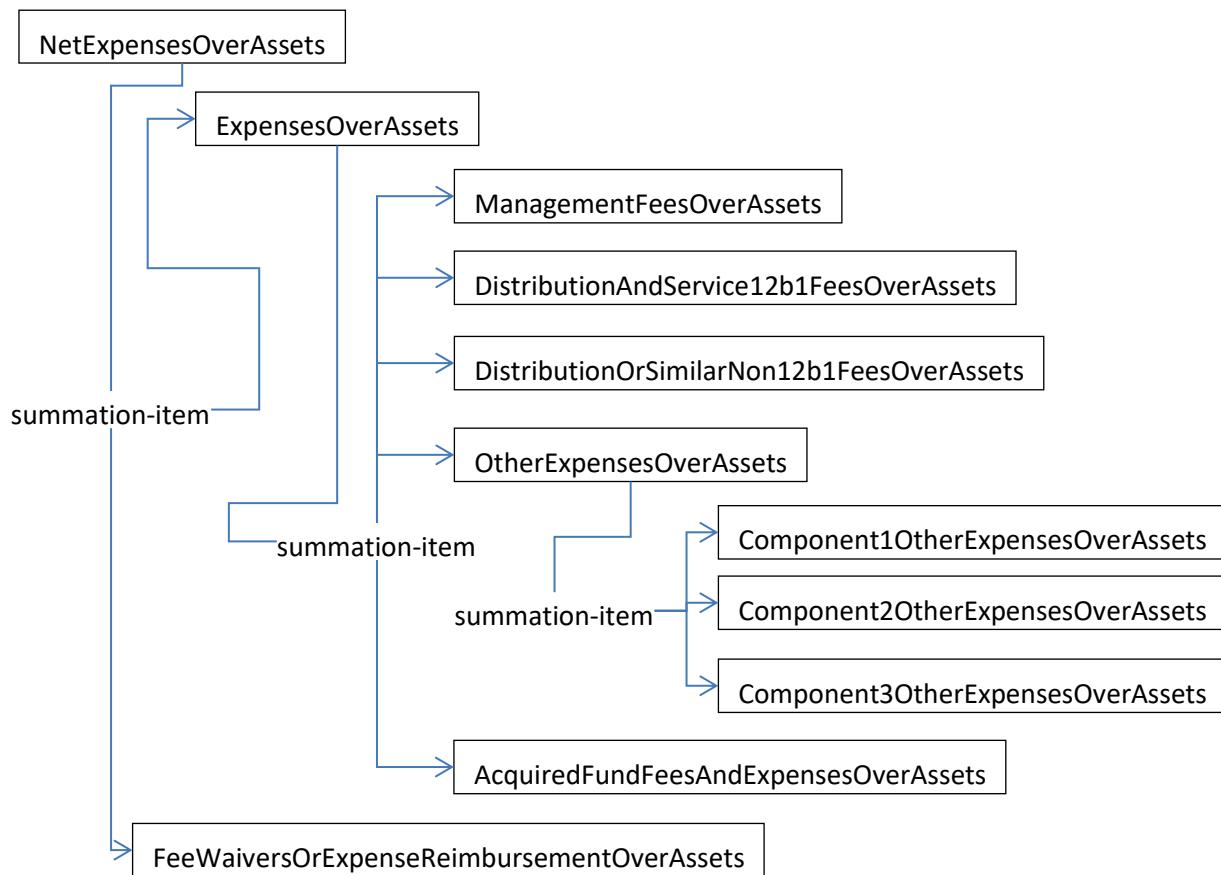
Annual fund operating expenses (expenses that you pay each year):

Annual Fund Operating Expenses ABC Fund		Class A	Class B	Class I
Management fees		0.50%	0.50%	0.50%
Distribution and/or service (12b-1) fees		0.30%	1.00%	none
Other Expenses (as a percentage of net assets)		0.26%	0.26%	0.26%
Total annual fund operating expenses		1.06%	1.76%	0.76%
Fee waiver or expense reimbursement	[1]	(.21%)	(.22%)	(.16%)
Total annual fund operating expenses after fee waiver or expense reimbursement		.85%	1.54%	.60%

[1] *Effective through 12/31/2012.*

The taxonomy contains *calculation relationships* that ensure consistency of the fact values in the Operating Expenses table, as shown in the figure below, shows the calculation relationships. All of the weights are "1" and therefore the "Fee waiver or expense reimbursement" value will be a negative number in the instance. This is convenient because the number is always shown in prospectuses as a negative number.
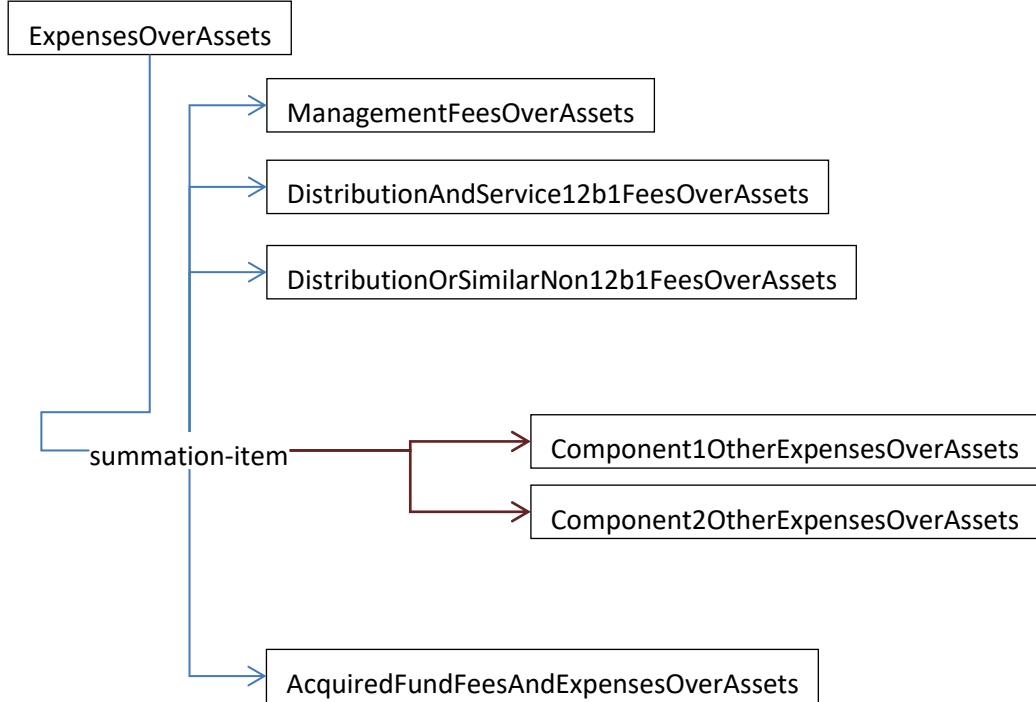
The figure below shows the same elements as Figure 28 above, only rearranged in the calculation relationships with the Total Expenses after waivers and reimbursement equaling the sum of the Expenses and the Fee Waiver; Expenses equaling the sum of Management and other fees; and so on.

Figure 35. Annual Fund Operating Expenses, Calculation View

All the calculation relationships in this relationship group may be overridden or changed. For example, if there is no single "Other Expenses" figure but two separate components, "OtherExpensesOverAssets" or other unused elements could be excised for the figure as suggested in the figure below.

Figure 36. Customized Annual Fund Operating Expenses, Calculation View

Figure 36. Customized Annual Fund Operating Expenses, Calculation View

5.3.5 Table Data, Relationship Group "Expense Example"

Form N-1A requires an Expense Example. This taxonomy section is shown in the figure below.

Figure 37. Expense Example Elements

Element	Example Standard Label	Data Type
ExpenseExampleAbstract	Expense Example:	Abstract
ExpenseExampleByYearColumnName	Expense Example, By Year, Column [Text]	String
ExpenseExampleYear01	Expense Example, with Redemption, 1 Year	Monetary/+
ExpenseExampleYear03	Expense Example, with Redemption, 3 Years	Monetary/+
ExpenseExampleYear05	Expense Example, with Redemption, 5 Years	Monetary/+
ExpenseExampleYear10	Expense Example, with Redemption, 10 Years	Monetary/+

The figure below shows sample data as laid out in an actual prospectus.

Figure 38. Sample Expense Example Data

	1 YEAR	3 YEARS	5 YEARS	10 YEARS					
					Class A shares	$533	$752	$989	$1,668
Class B shares	657	833	1,034	1,783					
Class I shares	61	227	407	927					

Figure 39. Mapping of Sample Operating Expenses Data to Elements (Example)

Element having the closest meaning	(Terse) Label assigned by preparer
ExpenseExampleYear01	1 YEAR
ExpenseExampleYear03	3 YEARS
ExpenseExampleYear05	5 YEARS
ExpenseExampleYear10	10 YEARS

Note that the elements are years, and are laid out along the horizontal axis while the members of the share class axis are laid out along the vertical axis. This is not an obstacle because each fact in an interactive data file is independently associated with each axis member. The figure below illustrates how each fact is associated with axes. As with any numeric data in an instance, the dollar figures in the Expense Example tables need a value for "unit" (US Dollar, in this case) and a value for "decimals" (0, because the figures have been rounded to the nearest dollar).

Figure 40. Fact Details for Sample Expense Example Data (Example)

Element	Value	Decimals	Unit	LegalEntityAxis	ProspectusShareClassAxis
ExpenseExampleYear01	533	0	USD	S000999998Member	C000111111Member
ExpenseExampleYear01	657	0	USD	S000999998Member	C000111112Member
ExpenseExampleYear01	61	0	USD	S000999998Member	C000111113Member
ExpenseExampleYear03	752	0	USD	S000999998Member	C000111111Member
ExpenseExampleYear03	833	0	USD	S000999998Member	C000111112Member
ExpenseExampleYear03	227	0	USD	S000999998Member	C000111113Member
ExpenseExampleYear05	989	0	USD	S000999998Member	C000111111Member
ExpenseExampleYear05	1034	0	USD	S000999998Member	C000111112Member
ExpenseExampleYear05	407	0	USD	S000999998Member	C000111113Member
ExpenseExampleYear10	1668	0	USD	S000999998Member	C000111111Member
ExpenseExampleYear10	1783	0	USD	S000999998Member	C000111112Member
ExpenseExampleYear10	927	0	USD	S000999998Member	C000111113Member

By default, rendering places the elements' labels in the leftmost column and arranges the facts into columns according to the axes they are associated with, resulting in

Figure 41. Sample Data as Facts in the Expense Example Table, rendered without Transposition

Expense Example (with redemption):

Expense Example ABC Equity Fund	Class A	Class B	Class I
1 YEAR	$ 533	$ 657	$ 61
3 YEARS	752	833	227
5 YEARS	989	1034	407
10 YEARS	1668	1783	927

The figure below, shows that filers may optionally have the EDGAR Renderer instead place the share classes more conventionally for a prospectus: classes along the vertical axis, and the years along the horizontal axis. The layout may optionally be transposed.

Figure 42. Expense Example Table, Sample Data Transposed

Expense Example (with redemption):

Expense Example ABC Equity Fund	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Class A	$ 533	$ 752	$ 989	$ 1,668
Class B	657	833	1,034	1,783
Class I	61	227	407	927

Note however, that the presentation layout of the table is not defined in the taxonomy or instance but is controlled by presentation software used by the consumer of the data; for further details see the EFM.

5.3.6 Table Data, Relationship Group "Expense Example, No Redemption"

The relationship group for an expense example shown without redemption is analogous to the "Expense Example" relationship group. The relevant taxonomy section is shown in the figure below.

Figure 43. Elements for Relationship Group "Expense Example, No Redemption"

Element	Example Standard Label	Data Type
ExpenseExampleNoRedemptionAbstract	Expense Example:	Abstract
ExpenseExampleNoRedemptionByYearColumnName	Expense Example, By Year, Column Name	String
ExpenseExampleNoRedemptionYear01	Expense Example, No Redemption, 1 Year	Monetary/+
ExpenseExampleNoRedemptionYear03	Expense Example, No Redemption, 3 Years	Monetary/+
ExpenseExampleNoRedemptionYear05	Expense Example, No Redemption, 5 Years	Monetary/+
ExpenseExampleNoRedemptionYear10	Expense Example, No Redemption, 10 Years	Monetary/+

5.3.7 Table Data, Relationship Group "Annual Total Returns"

The "Bar Chart" section of Form N-1A requires the annual rate of returns of the fund to be aligned to calendar years regardless of the fiscal year end of the fund. These elements are "Annual Return 1990" through "Annual Return 2025".
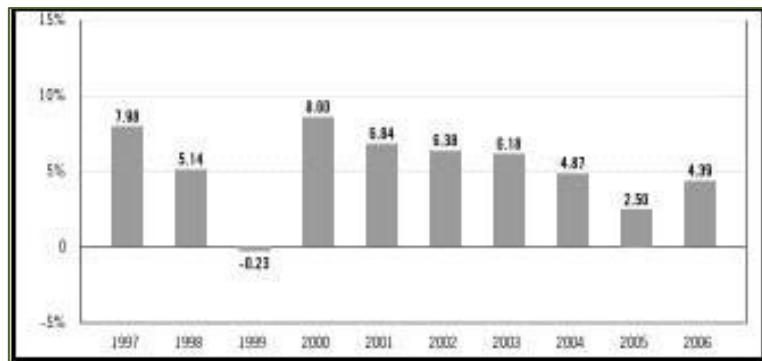
Figure 44. Bar Chart Table Elements

Element	Example Standard Label	Data Type
BarChartTableAbstract	Bar Chart Table:	Abstract
AnnualReturnCaption	Annual Return Caption [Text]	String
AnnualReturnColumnName	Annual Return, Column [Text]	String
AnnualReturnInceptionDate	Annual Return, Inception Date	Date
AnnualReturn1990	Annual Return 1990	Ratio
AnnualReturn1991	Annual Return 1991	Ratio
AnnualReturn1992	Annual Return 1992	Ratio
AnnualReturn1993	Annual Return 1993	Ratio
AnnualReturn1994	Annual Return 1994	Ratio
AnnualReturn1995	Annual Return 1995	Ratio
AnnualReturn1996	Annual Return 1996	Ratio
AnnualReturn1997	Annual Return 1997	Ratio
AnnualReturn1998	Annual Return 1998	Ratio
AnnualReturn1999	Annual Return 1999	Ratio
AnnualReturn2000	Annual Return 2000	Ratio
AnnualReturn2001	Annual Return 2001	Ratio
AnnualReturn2002	Annual Return 2002	Ratio
AnnualReturn2003	Annual Return 2003	Ratio
AnnualReturn2004	Annual Return 2004	Ratio
AnnualReturn2005	Annual Return 2005	Ratio
AnnualReturn2006	Annual Return 2006	Ratio
AnnualReturn2007	Annual Return 2007	Ratio
AnnualReturn2008	Annual Return 2008	Ratio
AnnualReturn2009	Annual Return 2009	Ratio
AnnualReturn2010	Annual Return 2010	Ratio
AnnualReturn2011	Annual Return 2011	Ratio

Element	Example Standard Label	Data Type
AnnualReturn2012	Annual Return 2012	Ratio
AnnualReturn2013	Annual Return 2013	Ratio
AnnualReturn2014	Annual Return 2014	Ratio
AnnualReturn2015	Annual Return 2015	Ratio
AnnualReturn2016	Annual Return 2016	Ratio
AnnualReturn2017	Annual Return 2017	Ratio
AnnualReturn2018	Annual Return 2018	Ratio
AnnualReturn2019	Annual Return 2019	Ratio
AnnualReturn2020	Annual Return 2020	Ratio
AnnualReturn2021	Annual Return 2021	Ratio
AnnualReturn2022	Annual Return 2022	Ratio
AnnualReturn2023	Annual Return 2023	Ratio
AnnualReturn2024	Annual Return 2024	Ratio
AnnualReturn2025	Annual Return 2025	Ratio

The figure below shows an example of a bar chart that appears in a prospectus. The instance contains the individual data points. The return for each year is expressed as a ratio to four decimal places.

Figure 45. Sample Graphic, Annual Returns % (Class A Shares)
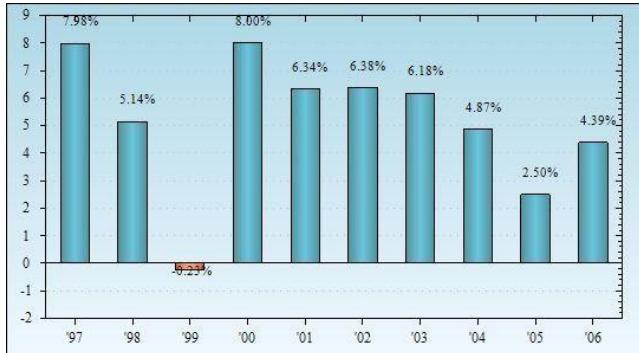
The figure below shows the facts appearing in the resulting instance; the figure following that one shows the graphic generated by the Rendering Engine from these data points.

Figure 46. Annual Return Facts (Example)

Element	Value	Decimals	Unit	LegalEntityAxis	ProspectusShareClassAxis
AnnualReturn1997	.0798	4	Ratio	S000999998Member	C000111111Member
AnnualReturn1998	.0514	4	Ratio	S000999998Member	C000111111Member
AnnualReturn1999	-.0023	4	Ratio	S000999998Member	C000111111Member
AnnualReturn2000	.0800	4	Ratio	S000999998Member	C000111111Member
AnnualReturn2001	.0634	4	Ratio	S000999998Member	C000111111Member
AnnualReturn2002	.0638	4	Ratio	S000999998Member	C000111111Member
AnnualReturn2003	.0618	4	Ratio	S000999998Member	C000111111Member
AnnualReturn2004	.0487	4	Ratio	S000999998Member	C000111111Member
AnnualReturn2005	.0250	4	Ratio	S000999998Member	C000111111Member
AnnualReturn2006	.0439	4	Ratio	S000999998Member	C000111111Member

Figure 47. Annual Return Facts Rendered as a Bar Chart (Example)

Figure 47. Annual Return Facts Rendered as a Bar Chart (Example)

5.3.8 Table Data, Relationship Group "Average Annual Total Returns"

The Performance Table section of Form N-1A requires fund returns to be reported as an average annual rate for 1, 5, and 10 years, or for the life of the fund when there are no 5- or 10-year returns.

Figure 48. Performance (Average Annual Return) Table

Element	Example Standard Label	Data Type
AverageAnnualReturnAbstract	Average Annual Return:	Abstract
AverageAnnualReturnLabel	Label	String
AverageAnnualReturnYear01	1 Year	Ratio
AverageAnnualReturnYear05	5 Years	Ratio
AverageAnnualReturnYear10	10 Years	Ratio
AverageAnnualReturnSinceInception	Since Inception	Ratio
AverageAnnualReturnInceptionDate	Inception Date	Date

The overall arrangement of line items and share classes in the taxonomy does not entirely reflect the data as it is laid out in a prospectus. For example, as the figure below shows, classes B and I may be presented in one table, followed by share class A and the XYZ Market Index.

Figure 49. Sample Performance Data, Original HTML/ASCII

Average Annual Total Returns % (as of 12/31/06)	One Year	Five Years	Ten Years	Since Inception
Return Before Taxes:				
Class B Shares	N/A	N/A	N/A	N/A (3/5/07)
Class I Shares	4.61	5.11	5.46	
Class A Shares				
Return Before Taxes	-0.30	3.89	4.75	
Return After Taxes on Distributions	-2.01	2.15	2.45	
Return After Taxes on Distributions and Sale of Fund Shares	-0.23	2.27	2.60	
XYZ Index % (Reflects no deduction for fees, expenses or taxes)	4.33	5.06	6.24	

The figure below shows the tagged data (each of the individual facts). Note that the "N/A" facts are marked as having a "nil" value. Nil-valued facts are *not* equivalent to zero-valued facts; nil-valued facts indicate that the value is undefined, not applicable, or otherwise unreported.

Figure 50. Annual Return Facts (Example)

Element	Value	Deci mals	Unit	Legal Entity Axis	Prospectus Share Class Axis	Performance Measure Axis
AverageAnnualReturnYear01	nil		Ratio	S000999998Member	C000111112Member	
AverageAnnualReturnYear05	nil		Ratio	S000999998Member	C000111112Member	
AverageAnnualReturnYear10	nil		Ratio	S000999998Member	C000111112Member	
AverageAnnualReturn-SinceInception	nil		Ratio	S000999998Member	C000111112Member	
AverageAnnualReturn-InceptionDate	2007-03-05			S000999998Member	C000111112Member	
AverageAnnualReturnYear01	.0461	4	Ratio	S000999998Member	C000111113Member	
AverageAnnualReturnYear05	.0511	4	Ratio	S000999998Member	C000111113Member	
AverageAnnualReturnYear10	.0546	4	Ratio	S000999998Member	C000111113Member	
AverageAnnualReturnYear01	-.0030	4	Ratio	S000999998Member	C000111111Member	
AverageAnnualReturnYear05	.0389	4	Ratio	S000999998Member	C000111111Member	
AverageAnnualReturnYear10	.0475	4	Ratio	S000999998Member	C000111111Member	
AverageAnnualReturnYear01	-.0201	4	Ratio	S000999998Member	C000111111Member	AfterTaxesOnDistributions-Member
AverageAnnualReturnYear05	.0215	4	Ratio	S000999998Member	C000111111Member	AfterTaxesOnDistributions-Member
AverageAnnualReturnYear10	.0245	4	Ratio	S000999998Member	C000111111Member	AfterTaxesOnDistributions-Member
AverageAnnualReturnYear01	-.0023	4	Ratio	S000999998Member	C000111111Member	AfterTaxesOnDistributions-AndSalesMember
AverageAnnualReturnYear05	.0227	4	Ratio	S000999998Member	C000111111Member	AfterTaxesOnDistributions-AndSalesMember
AverageAnnualReturnYear10	.0260	4	Ratio	S000999998Member	C000111111Member	AfterTaxesOnDistributions-AndSalesMember
AverageAnnualReturnYear01	.0433	4	Ratio	S000999998Member		XyzIndexMember
AverageAnnualReturnYear05	.0506	4	Ratio	S000999998Member		XyzIndexMember
AverageAnnualReturnYear10	.0624	4	Ratio	S000999998Member		XyzIndexMember

The preparer may arrange the extension taxonomy's presentation links and insert rendering commands into the interactive data files so that the EDGAR Renderer produces an approximation of the original layout. The figure below shows the result of presentation link arrangements detailed in the EFM.

Figure 51. Tabular Layout for Performance (Average Annual Return) Table

Expense Example (with redemption):

Average Annual Total Returns ABC Equity Fund	1 YEAR	5 YEARS	5 YEARS	Since Inception	Inception Date
Class B	-	-	-	-	March 5, 2007
Class I	4.61	5.11	5.46		
Class A Before taxes	-0.30	3.89	4.75		
Class A After taxes on distributions	-2.01	2.15	2.45		
Class A After taxes on distribution and sales	-0.23	2.27	2.60		
Xyz Equity Index	4.33	5.06	6.24		
Uvw Bond Index	4.06	4.53	5.52		

5.3.9 Table Data, Relationship Group "Market Index Performance"

There is an additional Relationship Group provided by the taxonomy, the "Market Index Performance", to be used when the preparer wishes to separate the display of share class performance and the market index performance into adjacent tables. The "Market Index Performance" relationship group is initially empty, giving the preparer freedom to arrange this data.

5.3.10 Detail Data

Relationship group 40000, "Risk/Return Detail Data" contains all 227 elements in the taxonomy. This is used to present a "data view" of all the facts in the interactive data. It is rendered in a manner intended to facilitate automated review and does not correspond in any way to the layout of the Official HTML/ASCII Document. There are 73 elements that *only* appear in this relationship group. These elements are listed in the figure below.

The "R" column designates "6.5.20" or "6.5.21" as the EFM rule that requires their use; the notation "R" means the element is required for all Risk/Return Summary Prospectuses.

Figure 52. Elements appearing only in relationship group "Detail Data"

R	Element	Label (Example)	Type
6.5.20	DocumentType	Document Type	String
6.5.20	DocumentPeriodEndDate	Document Period End Date	Date
6.5.21	EntityRegistrantName	Registrant Name	String
6.5.21	EntityCentralIndexKey	Central Index Key	String
6.5.21	AmendmentFlag	Amendment Flag	Boolean
6.5.21	AmendmentDescription	Amendment Description	String
	TradingSymbol	Trading Symbol	String
R	DocumentCreationDate	Document Creation Date	Date
R	DocumentEffectiveDate	Document Effective Date	Date
R	ProspectusDate	Prospectus Date	Date
	FeeWaiverOrReimbursementOverAssetsDateOfTermination	Fee Waiver or Reimbursement over Assets, Date of Termination	Date
	PortfolioTurnoverRate	Portfolio Turnover, Rate	Ratio
	ExpenseBreakpointDiscounts	Expense Breakpoint Discounts	String
	ExpenseBreakpointMinimumInvestmentRequiredAmount	Expense Breakpoint, Minimum Investment Required	Monetary
	ExpenseExchangeTradedFundCommissions	Expense Exchange Traded Fund Commissions	String

R	Element	Label (Example)	Type
	ExpensesRepresentBothMasterAndFeeder	Expenses Represent Both Master and Feeder	String
	ExpensesExplanationOfNonrecurringAccountFee	Expenses Explanation of Nonrecurring Account Fee	String
	OtherExpensesNewFundBasedOnEstimates	Other Expenses, New Fund, Based on Estimates	String
	AcquiredFundFeesAndExpensesBasedOnEstimates	Acquired Fund Fees and Expenses, Based on Estimates	String
	ExpensesOtherExpensesHadExtraordinaryExpensesBeenIncluded	Expenses Other Expenses Had Extraordinary Expenses Been Included	String
	ExpensesRestatedToReflectCurrent	Expenses Restated to Reflect Current	String
	ExpensesNotCorrelatedToRatioDueToAcquiredFundFees	Expenses Not Correlated to Ratio Due to Acquired Fund Fees	String
	StrategyPortfolioConcentration	Strategy Portfolio Concentration	String
	RiskLoseMoney	Risk Lose Money	String
	RiskMoneyMarketFundPriceFluctuates	Risk Money Market Fund Price Fluctuates	String
	RiskNondiversifiedStatus	Risk Non-diversified Status	String
	RiskMoneyMarketFundMayImposeFeesorSuspendSales	Risk Money Market Fund May Impose Fees or Suspend Sales	String
	RiskMoneyMarketFundMayNotPreserveDollar	Risk Money Market Fund May Not Preserve Dollar	String
	RiskMoneyMarketFundSponsorMayNotProvideSupport	Risk Money Market Fund Sponsor May Not Provide Support	String
	RiskNotInsuredDepositoryInstitution	Risk Not Insured Depository Institution	String
	RiskNotInsured	Risk Not Insured	String
	SupplementtoProspectusTextBlock	Supplement to Prospectus	Text Block
	RiskCaption	Risk Caption	String
	RiskColumnName	Risk Column	Text Block
	Risk	Risk	String
	PerformanceInformationIllustratesVariabilityOfReturns	Performance Information Illustrates Variability of Returns	String
	PerformanceOneYearOrLess	Performance One Year or Less	String
	PerformanceAdditionalMarketIndex	Performance Additional Market Index	String
	PerformanceAvailabilityPhone	Performance Availability Phone	String
	PerformanceAvailabilityWebSiteAddress	Performance Availability Website Address	String
	PerformancePastDoesNotIndicateFuture	Performance Past Does Not Indicate Future	String
	BarChartDoesNotReflectSalesLoads	Bar Chart Does Not Reflect Sales Loads	String
	BarChartReasonSelectedClassDifferentFromImmediatelyPrecedingPeriod	Bar Chart, Reason Selected Class Different from Immediately Preceding Period	String
	BarChartReturnsForClassNotOfferedInProspectus	Bar Chart, Returns for Class Not Offered in Prospectus	String
	YearToDateReturnLabel	Year to Date Return, Label	String

R	Element	Label (Example)	Type
	BarChartYearToDateReturnDate	Bar Chart, Year to Date Return, Date	Date
	BarChartYearToDateReturn	Bar Chart, Year to Date Return	Ratio
	HighestQuarterlyReturnLabel	Highest Quarterly Return, Label	String
	BarChartHighestQuarterlyReturnDate	Highest Quarterly Return, Date	Date
	BarChartHighestQuarterlyReturn	Highest Quarterly Return	Ratio
	LowestQuarterlyReturnLabel	Lowest Quarterly Return, Label	String
	BarChartLowestQuarterlyReturnDate	Lowest Quarterly Return, Date	Date
	BarChartLowestQuarterlyReturn	Lowest Quarterly Return	Ratio
	PerformanceTableDoesReflectSalesLoads	Performance Table Does Reflect Sales Loads	String
	PerformanceTableMarketIndexChanged	Performance Table Market Index Changed	String
	IndexNoDeductionForFeesExpensesTaxes	Index Has No Deduction for Fees, Expenses, Taxes	String
	PerformanceTableUsesHighestFederalRate	Performance Table Uses Highest Federal Rate	String
	PerformanceTableNotRelevantToTaxDeferred	Performance Table Not Relevant to Tax Deferred	String
	PerformanceTableOneClassOfAfterTaxShown	Performance Table One Class of after Tax Shown	String
	PerformanceTableExplanationAfterTaxHigher	Performance Table Explanation after Tax Higher	String
	PerformanceTableFootnotesReasonPerformanceInformationForClassDifferentFromImmediatelyPrecedingPeriod	Performance Table Footnotes, Reason Performance Information for Class Different from Immediately Preceding Period	String
	AverageAnnualReturnCaption	Caption	String
	AverageAnnualReturnColumnName	Column	Text Block
	MoneyMarketSevenDayYieldCaption	Money Market Seven Day Yield, Caption	String
	MoneyMarketSevenDayYieldColumnName	Money Market Seven Day Yield Column	Text Block
	MoneyMarketSevenDayYieldPhone	Money Market Seven Day Yield Phone	String
	MoneyMarketSevenDayYield	Money Market Seven Day Yield	Ratio
	MoneyMarketSevenDayTaxEquivalentYield	Money Market Seven Day Tax Equivalent Yield	Ratio
	ThirtyDayYieldCaption	Thirty Day Yield Caption	String
	ThirtyDayYieldColumnName	Thirty Day Yield Column	Text Block
	ThirtyDayYieldPhone	Thirty Day Yield Phone	String
	ThirtyDayYield	Thirty Day Yield	Ratio
	ThirtyDayTaxEquivalentYield	Thirty Day Tax Equivalent Yield	Ratio

The preparer should interpret the required date elements with respect to the *Official HTML/ASCII Document.* This is illustrated in the figure below. They appear in the *Required Context* as defined in EFM 6.5.19. The Required Context has no domain members in any axis.

Figure 53. Meaning of Required Date Elements

Element	Meaning in Risk/Return Summary Interactive Data
DocumentCreationDate	The date which the Official HTML/ASCII Document 485BPOS or 497 was filed via EDGAR.
DocumentEffectiveDate	The date on which the Official HTML/ASCII Document became or will become effective.
ProspectusDate	The date on the prospectus cover that was filed as part of the Official HTML/ASCII Document.
DocumentPeriodEndDate	The date through which historical data in the Official HTML/ASCII Document is reported. For an Official HTML/ASCII Document having no performance or historical data, use the filing date.

The remaining 58 elements in Figure 51 above are associated with narrative or other sections of the Risk/Return summary, often for a specific series or class. They are called the *detail facts* for numeric data or text disclosures that appear inside of narratives or in tables other than those defined by the taxonomy.

In earlier versions of the Risk/Return taxonomy, detail facts were called *topic tags.* For example, a Risk/Return Summary might contain a phrase such as "The portfolio turnover rate was forty-nine percent" inside a paragraph. In addition to the text block containing that paragraph, the element PortfolioTurnoverRate would also appear in a fact with the unit "Ratio", decimals "2" and value ".49".

Each set of related detail facts will be described below alongside its related text blocks.

5.3.11 Facts Required in Every Prospectus

The Form N-1A requirement related to submitting Risk/Return Summary information in interactive data format provides that, among other things, the tagged information is to be submitted in a post-effective amendment after the registration statement or post-effective amendment containing the related risk/return summary information becomes effective.

The dates to be used for the "Registration Statement Filing Date" and "Registration Statement Effective Date" elements are the dates related to registration statement or post-effective amendment containing the related risk/return summary information, and not the dates related to the post-effective amendment containing the tagged information.

Figure 54. Elements Required in a 485BPOS Instance Document

Element Name	Value	Decimals	Unit	Remarks
EntityRegistrantName	ABC Family			
EntityCentralIndexKey	00077777777			
DocumentType	485BPOS			Will be either 485BPOS or 'Other' for a 497.
AmendmentFlag	FALSE			This will always be FALSE, since any amendment to this filing would be on a form 497.
AmendmentDescription				Must be absent, because AmendmentFlag is false (EFM 6.5.20)
DocumentCreationDate	2011-05-11			The concept named DocumentCreationDate is the date that the official HTML or ASCII 485BPOS or 497 was filed via EDGAR (and not the date on which the 485BPOS or 497 containing the XBRL tagged data is filed).
DocumentEffectiveDate	2011-07-01			The concept named DocumentEffectiveDate is the date on which the official HTML or ASCII post-effective amendment became or will become effective (and not the date on which the 485BPOS or 497 containing the XBRL tagged data is effective).
ProspectusDate	2011-07-01			The concept named ProspectusDate is the date on the prospectus cover which was filed as part of the official HTML or ASCII 485BPOS.
DocumentPeriodEndDate	2011-06-30			Most annual prospectus updates include financials that have been prepared for some period. The DocumentPeriodEndDate for the R/R filings is the end of the period which those financials describe. A new prospectus or prospectus update that contains no historical financial data at all may use the filing date for the value of this element.

5.4 Document Ordering

Relationship group "Risk/Return Summary" contains an ordered list of the required sections of the Risk/Return Summary. Its elements are shown in groups in the following sections.

5.4.1 Risk/Return Heading

Elements whose name ends with 'Heading' have a short fragment of text which may (but need not) be in all capitals.

Figure 55. Risk/Return Summary Elements

Element	Label (Example)	Type
RiskReturnAbstract	Risk/Return:	Abstract
RiskReturnHeading	Risk/Return Heading	String

Figure 56. Original HTML/ASCII (Example)

Fund Summary

ABC Equity Fund®/A, B, I

This fund summary applies to the entire series and so it results in the fact shown

Figure 57. Risk/Return Heading Facts (Example)

Element	Value	Decimals	Unit	LegalEntityAxis
RiskReturnHeading	Fund Summary ABC Equity Fund			S0009999998Member

5.4.2 Objectives

The first text block element shown in the figure below is for the Risk/Return Summary text that describes the fund's primary objectives. Likewise, the next element is for secondary objectives, but is left empty if there are no secondary objectives.

Figure 58. Objectives Elements

Element	Label (Example)	Type
ObjectiveHeading	Objective Heading	String
ObjectivePrimaryTextBlock	Objective, Primary	Text Block
ObjectiveSecondaryTextBlock	Objective, Secondary	Text Block

Figure 59. Objectives, Original HTML/ASCII Document (Example)

Investment Objective

The ABC Equity fund seeks high total return with a secondary objective of principal preservation.

Figure 60. Objectives Facts (Example)

Element	Value	Decimals	Unit	LegalEntityAxis
ObjectiveHeading	Investment Objective			S000999998Member
ObjectivePrimaryTextBlock	The ABC Equity Fund seeks high total return			S000999998Member
ObjectiveSecondaryTextBlock	with a secondary objective of principal preservation.			S000999998Member

It is of no importance that the primary and secondary objectives will render on separate lines in this example although they were part of the same sentence in the Original HTML/ASCII Document. As long as the relevant words appear in the correct text block, the choice of break between facts is up to the preparer.

5.4.3 Shareholder Fees

The headings and text blocks related to the Shareholder Fees section illustrate several important points that apply to all sections of the Risk/Return Summary.

The figure below shows that when there are Text Blocks there are often additional detail elements (From Figure 51) that should always be tagged if they are relevant.

Figure 61. Shareholder Fees Elements

Element	Label (Example)	Type
ExpenseHeading	Expense Heading	String
ExpenseNarrativeTextBlock	Expense Narrative	Text Block
ShareholderFeesCaption	Shareholder Fees Caption	String
ShareholderFeesTableTextBlock	Shareholder Fees	Text Block

Figure 62. Detail elements related to Shareholder Fees

Element	Label (Example)	Type
FeeWaiverOrReimbursementOverAssetsDateOfTermination	Fee Waiver or Reimbursement over Assets, Date of Termination	Date
PortfolioTurnoverRate	Portfolio Turnover, Rate	Ratio
ExpenseBreakpointDiscounts	Expense Breakpoint Discounts	String
ExpenseBreakpointMinimumInvestmentRequiredAmount	Expense Breakpoint, Minimum Investment Required	Monetary
ExpenseExchangeTradedFundCommissions	Expense Exchange Traded Fund Commissions	String
ExpensesRepresentBothMasterAndFeeder	Expenses Represent Both Master and Feeder	String
ExpensesExplanationOfNonrecurringAccountFee	Expenses Explanation of Nonrecurring Account Fee	String

Element	Label (Example)	Type
OtherExpensesNewFundBasedOnEstimates	Other Expenses, New Fund, Based on Estimates	String
AcquiredFundFeesAndExpensesBasedOnEstimates	Acquired Fund Fees and Expenses, Based on Estimates	String
ExpensesOtherExpensesHadExtraordinaryExpensesBeenIncluded	Expenses Other Expenses Had Extraordinary Expenses Been Included	String
ExpensesRestatedToReflectCurrent	Expenses Restated to Reflect Current	String
ExpensesNotCorrelatedToRatioDueToAcquiredFundFees	Expenses Not Correlated to Ratio Due to Acquired Fund Fees	String

Preparers may use XHTML formatting that has been *escaped* as detailed in EFM 6.5.15 and EFM 6.5.16 in the content of text blocks.

Preparers may escape hyperlinks, but the un-escaped XHTML must conform to the restrictions of EFM 5.2.2.

Preparers may exclude <R> tags from the text block content.

In this example of the figure below there are two paragraphs, each enclosed by a pair of XHTML tags <p> and </p> denoting paragraphs.

Figure 63. Fee Table Original HTML/ASCII (Example)

> ## Fee Table
>
> The following table describes the fees and expenses that may be incurred when you buy, hold, or sell shares of the fund.
>
> You may qualify for sales charge discounts if you invest at least $50,000 in the ABC Equity Fund or certain other ABC funds. More information about these and other discounts is available from your investment professional.
>
> ## Shareholder fees (fees paid directly from your investment)

The detail facts relevant to this text concern the expense breakpoint discounts. One fact is a String, containing a copy of the text in which the availability of discounts is disclosed; another is a Monetary element containing the breakpoint figure of $50,000. The figure below shows the heading, the escaped text of the narrative text block, and the detail facts. For the syntax of the "table text block" see the EFM.

Figure 64. Shareholder Fees Facts (Example)

Element	Value	Deci-mals	Unit	Legal Entity Axis
ExpenseHeading	Fee Table			S000999998Member
ExpenseNarrativeTextBlock	This table describes the fees and expenses that you may pay if you buy and hold shares of the Fund. You may qualify for sales charge discounts if you and your family invest, or agree to invest in the future, at least $50,000 in the ABC Equity fund or certain other ABC funds. More information about these and other discounts is available from your financial professional.			S000999998Member
ShareholderFeesCaption	Shareholder fees (fees paid directly from your investment)			S000999998Member

Element	Value	Deci-mals	Unit	Legal Entity Axis
ShareholderFeesTableTextBlock	~ See the EFM ~			S000999998Member
ExpenseBreakpointDiscounts	You may qualify for sales charge discounts if you and your family invest, or agree to invest in the future, at least $50,000 in the fund or certain other ABC funds.			S000999998Member
ExpenseBreakpointMinimumInvestment-RequiredAmount	50000	INF	USD	S000999998Member

Note that the ordering of detail facts in the Interactive Data files is of no importance; the facts will be rendered in the order determined by the relationship group "Risk/Return Detail Data".

5.4.4   Operating Expenses

The Operating expenses section illustrates additional points about text blocks and their relationship to detail facts. The figure below shows the headings and text blocks; the detail elements from Figure 61above are also relevant to this section.

Figure 65. Operating Expenses Elements

Element	Label (Example)	Type
OperatingExpensesCaption	Operating Expenses Caption	String
AnnualFundOperatingExpensesTableTextBlock	Annual Fund Operating Expenses	Text Block
ExpenseFootnotesTextBlock	Expense Footnotes	Text Block
ExpensesDeferredChargesTextBlock	Expenses Deferred Charges	Text Block
ExpensesRangeOfExchangeFeesTextBlock	Expenses Range of Exchange Fees	String

The example in the figure below shows the use of footnotes. Although there are taxonomy elements *called* footnotes (such as "ExpenseFootnotesTextBlock"), their use is discouraged. Preparers will usually find that better modeling and rendering results will arise from using XBRL footnotes, as illustrated in the following figures below.

Figure 66. Operating Expenses Original HTML/ASCII (Example)

Annual class operating expenses (expenses that you pay each year as a % of the value of your investment)
<R>   Class A   Class B   Class I</R>
<R>Management fee   None   None   None</R>
<R>Distribution and/or Service (12b-1) fees   0.25%   0.50%   1.00%</R>
<R>Other expenses   0.00%   0.00%   0.00%</R>
<R>Acquired fund fees and expenses 0.53%   0.53%   0.53%</R> <R>Total annual fund operating expenses[A]   0.78%   1.03%   1.53%</R>
<R>[A] *Differs from the ratios of expenses to average net assets in the Financial Highlights section of the prospectus because the total annual operating expenses shown above include acquired fund fees and expenses.*</R>

The footnote with superscript "A" is associated with facts F1, F2, and F3 as shown in the figure below. Because the content of the footnote conveys a disclosure for which there is detail element (ExpensesNotCorrelatedToRatioDueToAcquiredFundFees), the text of the footnote appears *also* as the text

content of that detail fact. The detail fact does not allow XHTML formatting markup. Neither the fact nor the footnote need contain <R> tags.

Figure 67. Operating Expenses Facts (Example)

Element	Value	Decimals	Unit	LegalEntityAxis	Prospectus-ShareClassAxis	Id
OperatingExpensesCaption	Annual class operating expenses (expenses that you pay each year as a % of the value of your investment)			S000999998Member		
AnnualFundOperatingExpenses-TableTextBlock	~ See the EFM ~			S000999998Member		
…	…	…	…	S000999998Member	…	…
ExpensesOverAssets	.0078	INF	Ratio	S000999998Member	C0001111111Member	F1
ExpensesOverAssets	.0103	INF	Ratio	S000999998Member	C0001111112Member	F2
ExpensesOverAssets	.0153	INF	Ratio	S000999998Member	C0001111113Member	F3
ExpensesNotCorrelatedTo-RatioDueToAcquiredFundFees	Differs from the ratios of expenses to average net assets in the Financial Highlights section of the prospectus because the total annual operating expenses shown above include acquired fund fees and expenses			S000999998Member		

Figure 68. Footnote content for operating expenses

Footnote Content	Ids
<i>Differs from the ratios of expenses to average net assets in the Financial Highlights section of the prospectus because the total annual operating expenses shown above include acquired fund fees and expenses</i>	F1, F2, F3

5.4.5 Expense Examples

Figure 69. Expense Examples elements

Element	Label (Example)	Type
ExpenseExampleHeading	Expense Example Heading	String
ExpenseExampleByYearHeading	Expense Example by Year	String
ExpenseExampleNarrativeTextBlock	Expense Example Narrative	Text Block
ExpenseExampleByYearCaption	Expense Example by Year, Caption	String
ExpenseExampleWithRedemptionTableTextBlock	Expense Example, With Redemption	Text Block
ExpenseExampleNoRedemptionNarrativeTextBlock	Expense Example, No Redemption Narrative	Text Block
ExpenseExampleNoRedemptionByYearCaption	Expense Example, No Redemption, By Year, Caption	String
ExpenseExampleNoRedemptionTableTextBlock	Expense Example, No Redemption	Text Block
ExpenseExampleFootnotesTextBlock	Expense Example Footnotes	Text Block
ExpenseExampleClosingTextBlock	Expense Example Closing	Text Block

Figure 70. Original HTML/ASCII Expense Example (Example)

Example. This Example is intended to help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. Assume that:

- You invest $10,000 in the Fund for the periods indicated;
- You redeem in full at the end of each of the periods indicated;
- Your investment has a 5% return each year;
- The Fund's operating expenses remain the same each year; and ☐   All dividends and other distributions are reinvested.

 Although your actual costs may be higher or lower, based on these assumptions your costs would be:

1 Year	3 Years	5 Years	10 Years
$120	$375	$649	$1,432

There are two sets of Expense Example elements; one for the table text block and facts when there is redemption at the end of each period indicated, and one when set for the table text block and facts when there is no redemption at the end of each period. Preparers should always take care to use the correct elements.

For a fund with no redemption fees, the two sets of figures would be equivalent and the Original ASCII/HTML Document might show only one such set; in this case use only the elements "With" redemption.

Figure 71. Expense Example Facts (Example)

Element	Value	Decimals	Unit	LegalEntityAxis
ExpenseExampleHeading	Example.			S000999998Member
ExpenseExampleNarrativeTextBlock	This Example is intended to help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. The Example assumes that you invest $10,000 in the Fund for the time periods indicated and then redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the Fund's operating expenses remain the same.			S000999998Member
ExpenseExampleWith-RedemptionTableTextBlock	~ See the EFM ~			S000999998Member

5.4.6 Portfolio Turnover

The Risk/Return Summary of Form N-1A requires disclosure of portfolio turnover. The taxonomy has a heading, text block, and detail element for this disclosure, shown in the following figures below.

Figure 72. Portfolio Turnover Elements

Element	Label (Example)	Type
PortfolioTurnoverHeading	Portfolio Turnover Heading	String
PortfolioTurnoverTextBlock	Portfolio Turnover	Text Block

Figure 73. Detail elements related to Portfolio Turnover

Element	Label	Type
PortfolioTurnoverRate	Portfolio Turnover, Rate	Ratio

Figure 74. Portfolio Turnover Original HTML/ASCII (Example)

Portfolio Turnover. The Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund's performance. During the most recent fiscal year, the Fund's portfolio turnover rate was 47.11% of the average value of its portfolio.

There are separate facts for the portfolio turnover heading, narrative, and rate as shown in the figure below. Note that in this example the Non-ASCII characters ", " and ' are encoded as required by EFM 5.2.2.

Figure 75. Portfolio Turnover Facts (Example)

Element	Value	Decimals	Unit	LegalEntityAxis
PortfolioTurnover-Heading	Portfolio Turnover			S000999998Member
PortfolioTurnoverTextBlock	The Fund pays transaction costs, such as commissions, when it buys and sells securities (or "turns over" its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in annual fund operating expenses or in the example, affect the Fund's performance. During the most recent fiscal year, the Fund's portfolio turnover rate was 47.11% of the average value of its portfolio.			S000999998Member
PortfolioTurnoverRate	.4711	4	Ratio	S000999998Member

5.4.7 Strategy and Risk

In Item 4 of Form N-1A, the sections for Strategy and Risk, there is text block for each section, and a set of detail elements that correspond to key disclosures.

Figure 76. Strategy and Risk elements

Element	Label (Example)	Type
StrategyHeading	Strategy Heading	String
StrategyNarrativeTextBlock	Strategy Narrative	Text Block
RiskHeading	Risk Heading	String
RiskFootnotesTextBlock	Risk Footnotes	Text Block
RiskClosingTextBlock	Risk Closing	Text Block

Figure 77. Detail Elements Relevant to Strategy and Risk

Element	Label	Type
StrategyPortfolioConcentration	Strategy Portfolio Concentration	String
RiskTextBlock	Risk [Text Block]	Text Block

The example shown in the figure below is a typical disclosure; the figure following that one shows the text blocks (with * * * indicating omitted material).

Figure 78. Strategy and Risk Disclosure, Original HTML/ASCII (Example)

Principal Investment Strategies. The Fund invests in stocks its investment adviser believes are undervalued at the time of purchase that have the potential to provide both capital appreciation and income. The Fund invests primarily in securities of U.S. issuers, but may invest in securities of foreign issuers. The Fund may invest in companies of any market capitalization that its investment adviser believes are undervalued relative to the company's peers or the securities market in general and provide an attractive risk/reward value. The investment adviser utilizes a bottom up approach whereby it researches individual companies regardless of the industry. As a result, the size of the Fund's cash reserves may reflect the Fund's ability to find securities that meet its investment strategies rather than the market outlook.

Principal Investment Risks. The risks associated with an investment in the Fund can increase during times of significant market volatility. The principal risks of the Fund include:

- Stock Market Volatility. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Different parts of the market, including different market sectors, and different types of securities can react differently to these developments.
- Foreign Exposure. Foreign markets can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market.
- "Value" Investing. "Value" stocks can perform differently from the market as a whole and other types of stocks and can continue to be undervalued by the market for long periods of time.

An investment in the fund is not a deposit of a bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. You could lose money by investing in the fund.

Note that in the figure below, two sentences that satisfy the requirement that the portfolio's concentration be disclosed are copied into a detail fact, and the sentence satisfying the requirement that the prospectus disclose the possibility that the investor could lose money is copied into a second fact.

Consider three other detail elements that were shown in the figure above. The prospectus does not disclose that the fund is not insured by a depository institution, and so there is no detail fact for that.

Likewise, there is no disclosure that the portfolio is not diversified and again, no detail fact for that.

Finally, it is not a money market fund and so there is no fact for that.

Figure 79. Strategy and Risk Facts (Example)

Element	Value	Deci-mals	Unit	Legal Entity Axis	Risk Axis
Strategy-Heading	Principal Investment Strategies.			S000999998-Member	
Strategy-NarrativeText-Block	The Fund invests in stocks its investment adviser believes are undervalued at the time of purchase that have the potential to provide both capital appreciation and income. The investment adviser utilizes a bottom up approach whereby it researches individual companies regardless of the industry. As a result, the size of the Fund's cash reserves may reflect the Fund's ability to find securities that meet its investment strategies rather than the market outlook			S000999998-Member	
Strategy-Portfolio-Concentration	The Fund invests primarily in securities of U.S. issuers, but may invest in securities of foreign issuers. The Fund may invest in companies of any market capitalization that its investment adviser believes are undervalued relative to the company's peers or the securities market in general and provide an attractive risk/reward value.			S000999998-Member	
RiskHeading	Principal Investment Risks.			S000999998-Member	

Element	Value	Deci-mals	Unit	Legal Entity Axis	Risk Axis
RiskTextBlock	• Stock Market Volatility. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Different parts of the market, including different market sectors, and different types of securities can react differently to these developments.			S000999998-Member	StockMarket-Volatility-Member
RiskTextBlock	• Foreign Exposure. Foreign markets can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market.			S000999998-Member	Foreign-Exposure-Member
RiskTextBlock	• "Value" Investing. "Value" stocks can perform differently from the market as a whole and other types of stocks and can continue to be undervalued by the market for long periods of time.			S000999998-Member	ValueInvesting-Member
RiskTextBlock	An investment in the fund is not a deposit of a bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.			S000999998-Member	RiskNot-Insured-Depository-Institution-Member
RiskTextBlock	You could lose money by investing in the fund.			S000999998-Member	RiskLose-Money-Member

6 Bar Chart

The Bar Chart section has relatively more text block elements and detail elements because of the variability of prospectus formatting observed in practice regarding the appearance of the required disclosures for best and worst quarter performance and consequent additional disclosures about the classes and time periods shown.

Figure 80. Bar Chart Section Elements

Element	Label (Example)	Type
BarChartAndPerformanceTableHeading	Bar Chart and Performance Table	String
PerformanceNarrativeTextBlock	Performance Narrative	Text Block
BarChartNarrativeTextBlock	Bar Chart Narrative	Text Block
BarChartHeading	Bar Chart Heading	String
BarChartTableTextBlock	Bar Chart	Text Block
BarChartFootnotesTextBlock	Bar Chart Footnotes	Text Block
BarChartClosingTextBlock	Bar Chart Closing	Text Block

Figure 81. Detail Elements Relevant to Bar Chart

| Element	Label	Type
PerformanceInformationIllustratesVariabilityOfReturns	Performance Information Illustrates Variability of Returns	String
PerformanceOneYearOrLess	Performance One Year or Less	String
PerformanceAdditionalMarketIndex	Performance Additional Market Index	String
PerformanceAvailabilityPhone	Performance Availability Phone	String
PerformanceAvailabilityWebSiteAddress	Performance Availability Website Address	String
PerformancePastDoesNotIndicateFuture	Performance Past Does Not Indicate Future	String
BarChartDoesNotReflectSalesLoads	Bar Chart Does Not Reflect Sales Loads	String
BarChartReasonSelectedClassDifferentFromImmediately-PrecedingPeriod	Bar Chart, Reason Selected Class Different from Immediately Preceding Period	String

Element	Label	Type
BarChartReturnsForClassNotOfferedInProspectus	Bar Chart, Returns for Class Not Offered in Prospectus	String
YearToDateReturnLabel	Year to Date Return, Label	String
BarChartYearToDateReturnDate	Bar Chart, Year to Date Return, Date	Date
BarChartYearToDateReturn	Bar Chart, Year to Date Return	Ratio
HighestQuarterlyReturnLabel	Highest Quarterly Return, Label	String
BarChartHighestQuarterlyReturnDate	Highest Quarterly Return, Date	Date
BarChartHighestQuarterlyReturn	Highest Quarterly Return	Ratio
LowestQuarterlyReturnLabel	Lowest Quarterly Return, Label	String
BarChartLowestQuarterlyReturnDate	Lowest Quarterly Return, Date	Date
BarChartLowestQuarterlyReturn	Lowest Quarterly Return	Ratio

Form N-1A requires disclosure of the highest and lowest quarterly returns. This narrative is sometimes shown in a prospectus as a table, and sometimes as a text block. In either case, both the text block and the individual numeric and text sections are tagged separately. The figure below shows an example in which the returns are shown as a table.

Figure 82. Bar Chart Original HTML/ASCII (Example)

Performance. The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year and how the Fund's average annual returns over time compare with those of a broad measure of market performance as well as a more narrowly based index that reflects the market sectors in which the Fund invests. The Fund's past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future.

Calendar Year Total Return as of December 31

Best and Worst Performing Quarters During the Last 10 Years

	Quarter/Year	Total Return
Best	December 31, 2003	12.76%
Worst	September 30, 2002	-13.46%

Figure 83. Bar Chart Facts (Example)

Element	Value	Decimals	Unit	LegalEntityAxis
BarChartAndPerformanceTableHeading	Performance.			S000999998Member
BarChartNarrativeTextBlock	The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year and how the Fund's average annual returns over time compare with those of a broad measure of market performance as well as a more narrowly based index that reflects the market sectors in which the Fund invests. The Fund's past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future.			S000999998Member
BarChartHeading	Calendar Year Total Return as of December 31			S000999998Member
BarChartTableTextBlock	~ See the EFM ~			S000999998Member
PerformanceInformationIllustratesVariabilityOfReturns	The following bar chart and table provide some indication of the risks of investing in the Fund by showing changes in the Fund's performance from year to year			S000999998Member
PerformancePastDoesNotIndicateFuture	The Fund's past performance (before and after taxes) is not necessarily an indication of how the Fund will perform in the future.			S000999998Member
YearToDateReturnLabel	Best and Worst Performing Quarters During the Last 10 Years			S000999998Member
BarChartYearToDateReturnDate	2006-12-31			S000999998Member
BarChartYearToDateReturn	.0439	4	Ratio	S000999998Member
HighestQuarterlyReturnLabel	Best			S000999998Member
BarChartHighestQuarterlyReturnDate	2003-12-31			S000999998Member
BarChartHighestQuarterlyReturn	.1276	4	Ratio	S000999998Member
LowestQuarterlyReturnLabel	Worst			S000999998Member
BarChartLowestQuarterlyReturnDate	2002-09-30			S000999998Member
BarChartLowestQuarterlyReturn	.1346	4	Ratio	S000999998Member

6.1.1 Money Market Fund Performance

For a money market fund, the narrative that precedes or follows the bar chart may include disclosures of the seven- or thirty-day yields as defined by Form N-1A. Usually only the Ratio type elements shown in the figure below are needed; if the disclosures are made in a tabular format preparers may use the additional 'caption' and 'column' elements.

Figure 84. Detail Elements Related to Money Market Fund Performance

Element	Label	Type
ThirtyDayYieldCaption	Thirty Day Yield Caption	String
ThirtyDayYieldColumnName	Thirty Day Yield Column	String
ThirtyDayYieldPhone	Thirty Day Yield Phone	String
ThirtyDayYield	Thirty Day Yield	Ratio
ThirtyDayTaxEquivalentYield	Thirty Day Tax Equivalent Yield	Ratio
MoneyMarketSevenDayYieldCaption	Money Market Seven Day Yield, Caption	String
MoneyMarketSevenDayYieldColumnName	Money Market Seven Day Yield, Column	String
MoneyMarketSevenDayYieldPhone	Money Market Seven Day Yield Phone	String
MoneyMarketSevenDayYield	Money Market Seven Day Yield	Ratio
MoneyMarketSevenDayTaxEquivalentYield	Money Market Seven Day Tax Equivalent Yield	Ratio

In the example of the figure below the seven day current and tax equivalent yields are disclosed, resulting in the two additional detail facts of the figure following that.

Figure 85. Money Market Fund Performance Details Original HTML/ASCII (Example)

Fund Performance. The bar chart and table opposite illustrate the short-term variability in the Fund's performance and the Fund's returns relative to a common measure of performance. The performance information presented does not include the fees and charges associated with the variable contracts, and returns would have been lower if those fees and charges were included.

The bar chart illustrates how the Fund's performance varies from year to year over the periods shown. During the periods presented in the bar chart, the Fund's highest return for a quarter was 1.60% for the quarter ended December 31, 2000. The Fund's lowest return for a quarter during those periods was 0.16% for the quarter ended March 30, 2004. The Fund's seven day current yield was 0.36% and the seven day effective yield was 0.36% as of March 31, 2009. "Effective yield" reflects the compounding effect of earnings on reinvested dividends.

Figure 86. Money Market Yield Facts (Example)

Element	Value	Decimals	Unit	LegalEntityAxis
MoneyMarketSevenDayYield	.0036	4	Ratio	S000999997Member
MoneyMarketSevenDayTaxEquivalentYield	.0036	4	Ratio	S000999997Member

6.1.2 Performance Table

Figure 87. Performance Table Elements

Element	Label (Example)	Type
PerformanceTableHeading	Performance Table Heading	String
PerformanceTableNarrativeTextBlock	Performance Table Narrative	Text Block
PerformanceTableTextBlock	Performance	Text Block
MarketIndexPerformanceTableTextBlock	Market Index Performance	Text Block
PerformanceTableFootnotesTextBlock	Performance Table Footnotes	Text Block
PerformanceTableClosingTextBlock	Performance Table Closing	Text Block

Figure 88. Detail Elements Related to Performance Table

Element	Label	Type
PerformanceAvailabilityPhone	Performance Availability Phone	String
PerformanceAvailabilityWebSiteAddress	Performance Availability Website Address	String
PerformanceTableDoesReflectSalesLoads	Performance Table Does Reflect Sales Loads	String
PerformanceTableMarketIndexChanged	Performance Table Market Index Changed	String
IndexNoDeductionForFeesExpensesTaxes	Index Has No Deduction for Fees, Expenses, Taxes	String
PerformanceTableUsesHighestFederalRate	Performance Table Uses Highest Federal Rate	String
PerformanceTableNotRelevantToTaxDeferred	Performance Table Not Relevant to Tax Deferred	String
PerformanceTableOneClassOfAfterTaxShown	Performance Table One Class of after Tax Shown	String
PerformanceTableExplanationAfterTaxHigher	Performance Table Explanation after Tax Higher	String
PerformanceTableFootnotesReasonPerformanceInformationForClassDifferentFromImmediatelyPrecedingPeriod	Performance Table Footnotes, Reason Performance Information for Class Different from Immediately Preceding Period	String

Figure 89. Performance Table Original HTML/ASCII (Example)

<div align="center">

Average Annual Total Returns

</div>

(For the periods ended December 31, 2008)

	1 Year	5 Years	10 Years	Since Inception (July 1, 1983)
Return Before Taxes	-11.72%	3.87%	6.93%	9.96%
Return After Taxes on Distributions(1)	-12.32%	2.91%	5.35%	7.45%
Return After Taxes on Distributions and Sale of Fund Shares(1)	-7.48%[2]	2.89%	5.08%	7.24%
Russell 3000® Index (reflects no deduction for fees, expenses, or taxes)	-37.31%	-1.95%	-0.80%	9.18%
Lipper Flexible Portfolio Index (reflects no deduction for fees, expenses, or taxes)	-30.02%	0.14%	0.68%	N/A

(1)   After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. Actual after-tax returns depend on your tax situation and may differ from those shown. Furthermore, the after-tax returns shown are not relevant to those who hold their shares through tax-deferred arrangements such as 401(k) plans or Individual Retirement Accounts ("IRAs"). The Fund's returns assume the reinvestment of dividends and capital gain distributions, if any.

(2)   The return after taxes on distributions and sale of fund shares may be higher than other return figures when a capital loss occurs upon the redemption of Fund shares.

Updated Performance Information. To obtain updated performance information, please visit the Fund's website at www.example.com or call (800) 555-5555.

Figure 90. Performance Table Facts (Example)

Element	Value	Decimals	Unit	Legal Entity Axis	Performance Measure Axis
PerformanceTableHeading	Average Annual Returns			S000999998Member	
PerformanceTableNarrativeTextBlock	For the periods ended December 31, 2008			S000999998Member	
PerformanceTableTextBlock	~ See the EFM ~			S000999998Member	
PerformanceTableClosingTextBlock	Updated Performance Information. To obtain updated performance information please visit the Fund's website at www.example.com or call (800) 555-5555.			S000999998Member	

Element	Value	Decimals	Unit	Legal Entity Axis	Performance Measure Axis
IndexNoDeductionFor-FeesExpensesTaxes	reflects no deduction for fees, expenses, or taxes			S000999998Member	R3KMember
IndexNoDeductionFor-FeesExpensesTaxes	reflects no deduction for fees, expenses, or taxes			S000999998Member	LFPMember
PerformanceTable-UsesHighestFederalRate	After-tax returns are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes.			S000999998Member	
PerformanceTable-NotRelevantToTaxDeferred	after-tax returns shown are not relevant to those who hold their shares through tax-deferred arrangements such as 401(k) plans or Individual Retirement Accounts ("IRAs")			S000999998Member	
PerformanceTable-ExplanationAfterTaxHigher	The return after taxes on distributions and sale of fund shares may be higher than other return figures when a capital loss occurs upon the redemption of Fund shares.			S000999998Member	
PerformanceAvailability-Phone	(800) 555-5555			S000999998Member	
PerformanceAvailabilityWeb-SiteAddress	www.example.com			S000999998Member	

7 Stickers

Sometimes, the Original HTML/ASCII Document that is attached to EDGAR Form 497 is an entire prospectus, including the Risk/Return Summary. In that situation there will be no difference between the correspondence of the Original HTML/ASCII Document and the facts that should be included in the Interactive Data instance.

Other times, the Original HTML/ASCII Document of EDGAR Form 497 contains only the material that is being amended from a previously submitted prospectus. The material being amended may consist of an entire section or tables, or as small as single words or numbers. The term "sticker" originated because investors receiving a paper prospectus might find the amendments in a sticker affixed to the front of the document, or perhaps an additional page containing those amendments.

The material being amended by a sticker might not impact the Risk/Return Summary. In that situation there is no need for an Interactive Data attachment to accompany the sticker.

Also, the sticker might amend a Risk/Return Summary for which no Interactive Data attachment has yet been submitted. For example, a prospectus submitted to EDGAR before January 1, 2011 requires no Interactive Data, and the risk/return summary of that prospectus might be amended in May 2011. In that situation there is no need for an Interactive Data attachment to accompany the sticker.

Assume, however, that the sticker does amend some portion of a Risk/Return Summary and that Interactive Data was previously submitted for that Risk/Return Summary. What facts should the interactive data attachment contain, and what facts should it not contain? The following four requirements always apply:

1. *Validity*. The interactive data attachment to Form 497 will be rejected by EDGAR if it is not valid with respect to EFM, and therefore complete with an instance, schema and any linkbases needed. A new instance, no matter how little it might contain, requires the schema and linkbases; conversely a change to a label or other linkbase requires an instance to make the submission valid.

2. *Coverage*. Any Monetary, Ratio, Date or Text in the Risk/Return Summary that is shown in the Original HTML/ASCII Document of the amendment should appear in the corresponding fact in the Interactive Data attachment of the amendment.

3. *Rendering*. The Interactive Data, when rendered, must contain the contents of the amendment.

4. *Symmetry*. The content of a fact appearing in the Interactive Data should appear in the Original HTML/ASCII of the amendment.

The implications of these requirements are illustrated below by a series of examples with some additional principles that filers may apply to improve the usability of the Interactive Data.

7.1 Supplement containing an amendment to text (Minimal Method)

The figure below shows the entire contents of a supplement describing a name change for the ABC Equity Fund.

Figure 91. Supplement indicating a name change, Original HTML/ASCII (Minimal Method Example)

Supplement dated October 26, 2011 to the Prospectus of ABC Equity Fund, dated June 30, 2011.

On October 19, 2011 the Board of Trustees approved a change in the fund's name. Therefore effective January 1, 2012 the Fund's name will be ABC Equity Advantage Fund. All references to "ABC Equity Fund" in the Prospectus are hereby revised to state "ABC Equity Advantage Fund".

This amendment affects all the text that uses the name. In prior examples there were facts in which the

ABC Equity Fund was referred to by name in the Risk/Return Summary. The elements were RiskReturnHeading, ObjectivePrimaryTextBlock and ExpenseNarrativeTextBlock. Those elements need not appear in the Interactive Data; the filer should use SupplementToProspectusTextBlock element and insert the entire text of the supplement into it. The figure below shows an example.

Figure 92. Facts in a supplement indicating a name change (Minimal Method)

Element	Value	Deci-mals	Unit	Legal Entity Axis
EntityRegistrantName	ABC Family			
EntityCentralIndexKey	9876543210			
DocumentType	Other			
AmendmentFlag	FALSE			
DocumentCreationDate	2016-11-30			
DocumentEffectiveDate	2011-11-30			
ProspectusDate	2011-06-30			
DocumentPeriodEndDate	2011-11-30			
SupplementToProspectus-TextBlock	<p>Supplement dated October 26, 2011 to the Prospectus of ABC Equity Fund, dated June 30, 2011.</p> <p>On October 19, 2011 the Board of Trustees approved a change in the fund's name. Therefore effective January 1, 2012 the Fund's name will be ABC Equity Advantage Fund. All references to "ABC Equity Fund" in the Prospectus are hereby revised to state "ABC Equity Advantage Fund".</p>			S000999998-Member

Assuming that the element has been declared, provided with a label, and linked into the presentation linkbase, rendering the Interactive Data will show only the text of that supplement.

7.2 Supplement containing an amendment to text (Encouraged Method)

The Interactive Data that results from following the method in the figure below would be extremely difficult if not impossible to automatically merge into previously filed Interactive Data for the same fund. Filers are encouraged to apply additional principles to make the Interactive Data more useful:

5. *Replacement*. All facts in the new submission having the same element, period, unit, and axis members as facts in a prior submission should be considered as replacements of the previous facts via the process described in Section 13 below, "Merge Process". The merge process normally produces a new, valid submission.

6. *Removal*. Any fact in a prior submission that would be removed should be present in the new submission as a "nil valued" fact. Removal of a footnote so as to maintain Validity is handled by the replacement process as described below.

7. *Completeness*. The content of an amended String or Text Block should correspond to the entire content of the original fact, as amended. Requirement 4 above (Symmetry) would then be satisfied by including the Interactive Data text in the Original HTML/ASCII.

The figure below now shows the entire contents of a supplement describing a name change for ABC Equity fund. Note that the point of this and subsequent examples is merely to explicitly show the technical implications of the encouraged method, so that filers can make an informed judgment as to whether to employ it in any given supplement.

Figure 93. Supplement indicating a name change, Original HTML/ASCII (Encouraged Method Example)

Supplement dated October 26, 2011 to the Prospectus of ABC Equity Fund, dated June 30, 2011.

On October 19, 2011 the Board of Trustees approved a change in the fund's name. Therefore effective January 1, 2012 the Fund's name will be ABC Equity Advantage Fund. All references to "ABC Equity Fund" in the Prospectus are hereby revised to state "ABC Equity Advantage Fund".

ABC Equity Advantage Fund® A, B, I

The following table describes the fees and expenses that may be incurred when you buy, hold, or sell shares of the fund.

The ABC Equity Advantage Fund seeks high total return

You may qualify for sales charge discounts if you invest at least $50,000 in the ABC Equity Advantage Fund or certain other ABC funds. More information about these and other discounts is available from your investment professional and in section Click Here of the prospectus.

The figure below shows an example in which the filer includes the modified text block elements. The resulting Interactive Data is now easily merged into the prospectus; the new facts simply replace the old.

Figure 94. Facts in a supplement indicating a name change (Encouraged Method)

Element	Value	Deci-mals	Unit	Legal Entity Axis
EntityRegistrantName	ABC Family			
EntityCentralIndexKey	9876543210			
DocumentType	Other			
AmendmentFlag	false			
DocumentCreationDate	2016-11-30			
DocumentEffectiveDate	2011-11-30			

Element	Value	Deci-mals	Unit	Legal Entity Axis
ProspectusDate	2011-06-30			
DocumentPeriodEndDate	2011-11-30			
SupplementToProspectus-TextBlock	Supplement dated October 26, 2011 to the Prospectus of ABC Equity Fund, dated June 30, 2011. On October 19, 2011 the Board of Trustees approved a change in the fund's name. Therefore effective January 1, 2012 the Fund's name will be ABC Equity Advantage Fund. All references to "ABC Equity Fund" in the Prospectus are hereby revised to state "ABC Equity Advantage Fund".			S000999998Member
RiskReturnHeading	ABC Equity Advantage Fund			S000999998Member
ObjectivePrimaryTextBlock	The ABC Equity Advantage Fund seeks high total return			S000999998Member
ExpenseNarrativeTextBlock	The following table describes the fees and expenses that may be incurred when you buy, hold, or sell shares of the fund. You may qualify for sales charge discounts if you invest at least $50,000 in the ABC Equity Advantage Fund or certain other ABC funds. More information about these and other discounts is available from your investment professional and in section _____ of the prospectus.			S000999998Member

7.3   Supplement containing a table (Encouraged Method)

The figure below shows an Original HTML/ASCII amendment in which the filer has chosen to include a table without indicating what parts changed. It does not actually matter what changed, it only matters that the table is shown in the Original HTML/ASCII. Therefore, the facts appearing in the Interactive Data instance using the encouraged method would consist of the facts in the figure following the one below, so as to maintain the correspondence between what is in the Original HTML/ASCII and the Interactive Data.

Figure 95. Supplement showing a table, Original HTML/ASCII

Supplement dated August 16, 2011 to the Prospectus of ABC Equity Fund, dated June 30, 2011.

Shareholder Fees (paid directly from your investment):

	Class A	Class B	Class I
Maximum sales charge (load) imposed on purchases (as a percentage of offering price)	3.50%	None	None
Maximum deferred sales charge (load) (as a percentage of the lower of original purchase price or sale proceeds)	1%	5%	None
Small balance account fee	$10	$10	None

Figure 96. Fact Details for Amended Sample Shareholder Fees (Example)

Element	Value	Deci-mals	Unit	Legal Entity Axis	Prospectus Share Class Axis
EntityRegistrantName	ABC Family				
EntityCentralIndexKey	9876543210				
DocumentType	Other				

Element	Value	Deci-mals	Unit	Legal Entity Axis	Prospectus Share Class Axis
AmendmentFlag	FALSE				
DocumentCreationDate	2016-08-16				
DocumentEffectiveDate	2011-07-01				
ProspectusDate	2011-06-30				
DocumentPeriodEndDate	2011-08-16				
SupplementToProspectusTextBlock	Supplement dated August 16, 2011 to the Prospectus of ABC Equity Fund, dated June 30, 2011.			S000999998Member	
ShareholderFeesCaption	Shareholder Fees (fees paid directly from your investment):			S000999998Member	
ShareholderFeesTableTextBlock	~ See the EFM ~			S000999998Member	
MaximumSalesChargeImposedOn-PurchasesOverOfferingPrice	.0350	INF	Ratio	S000999998Member	C000111111Member
MaximumSalesChargeImposedOn-PurchasesOverOfferingPrice	0	INF	Ratio	S000999998Member	C000111112Member
MaximumSalesChargeImposedO-PurchasesOverOfferingPrice	0	INF	Ratio	S000999998Member	C000111113Member
MaximumDeferredSalesChargeOverOther	.0100	INF	Ratio	S000999998Member	C000111111Member
MaximumDeferredSalesChargeOverOther	.0500	INF	Ratio	S000999998Member	C000111112Member
MaximumDeferredSalesChargeOverOther	0	INF	Ratio	S000999998Member	C000111113Member
ShareholderFeeOther	10	INF	USD	S000999998Member	C000111111Member
ShareholderFeeOther	10	INF	USD	S000999998Member	C000111112Member
ShareholderFeeOther	0	INF	USD	S000999998Member	C000111113Member

7.4 Supplement containing individual numbers from a table (Example)

In this example, the filer has included in the Original HTML/ASCII of their supplement only two individual figures. Therefore in the encouraged method, only those figures would appear in the instance, so as to maintain the correspondence between what is in the Original HTML/ASCII and the Interactive Data.

Figure 97. Supplement indicating individual fee changes, Original HTML/ASCII (Example)

Supplement dated November 30, 2011 to the Prospectus of ABC Equity Fund, dated June 30, 2011.

The fee waiver for share class I is changed to .22% and the Net annual fund operating expenses changed to .54%.

Element	Value	Deci-mals	Unit	Legal Entity Axis	Prospectus Share Class Axis
EntityRegistrantName	ABC Family				
EntityCentralIndexKey	9876543210				
DocumentType	Other				
AmendmentFlag	FALSE				
DocumentCreationDate	2016-11-30				
DocumentEffectiveDate	2011-11-30				
ProspectusDate	2011-06-30				
DocumentPeriodEndDate	2011-11-30				
SupplementToProspectus-TextBlock	Supplement dated November 30, 2011 to the Prospectus of ABC Equity Fund, dated June 30, 2011.			S000999998Member	
FeeWaiverOrReimbursement-OverAssets	.0022	INF	Ratio	S000999998Member	C000111113Member
NetExpensesOverAssets	.0054	INF	USD	S000999998Member	C000111113Member

8   Facts that Apply to Multiple Series

The only facts in an instance that truly apply to multiple series are those in the Required Context as described in 5.3.9 above.

All series of the same fund family, for example, might have the same values for PerformanceAvailabilityPhone and PerformanceAvailabilityWebSiteAddress. The preparer should duplicate these facts for each distinct series as shown in the figure below, so that they will be rendered correctly in the Risk/Return Summary of each series.

Figure 99. Duplicate Facts in Each Series

Element	Value	Decimals	Unit	LegalEntityAxis
PerformanceAvailabilityPhone	(800) 555-5555			S000999998Member
PerformanceAvailabilityWebSiteAddress	www.example.com			S000999998Member
PerformanceAvailabilityPhone	(800) 555-5555			S000999999Member
PerformanceAvailabilityWebSiteAddress	www.example.com			S000999999Member

9   One Series Appearing in Several Prospectuses in a Single Submission

Section 5.1 above, "Domain Declarations", assumed for convenience a common case in which one EDGAR submission, and therefore a single Interactive Data instance, contains several series, implicitly each with one and only one Risk/Return Summary.
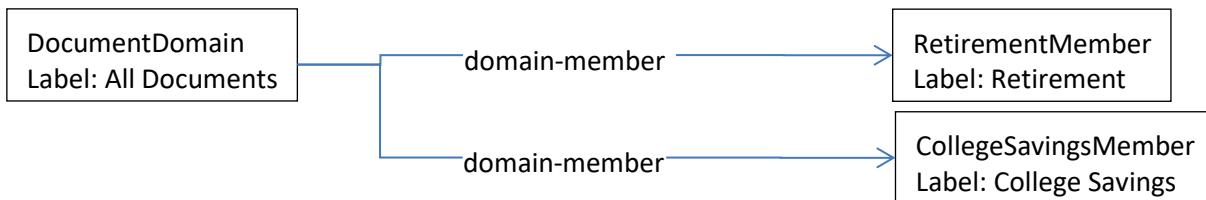
In practice, a single series, or different classes of the same series, may be presented in different prospectuses, all in the same instance. To define a distinct Risk/Return Summary for each prospectus, the preparer declares members of the Document Information Axis shown in Figure 9 "Relationships in Group 050000 (Prospectus)" and Figure 17 "Mandatory Relationships in Group 060000 (Defaults)". Assume for example that the ABC Equity Fund appears in two Risk/Return Summaries, one for a "Retirement" prospectus that offers classes A and B, the other for a "College Savings" prospectus offering class I. The figure below shows possible element declarations and the figure following that shows their relationship to the DocumentDomain element.

Figure 100. Declarations of Document Elements (Example)

Element Name	Standard Label Type	Period	Abstract

RetirementMember	Retirement	domainItemType	duration	Yes
CollegeSavingsMember	College Savings	domainItemType	duration	Yes

Figure 101. Placement of Document Elements (Example)

The facts about the series and its classes that appear in the Table Data relationship groups described in 5.3.3 through 5.3.8 above are not specific to either document, and therefore use the default member of the DocumentInformationAxis. Likewise, facts that appear *only* in the Detail Data relationship group described in 5.3.9 are not specific to either document. For example, the facts for the ABC Equity Fund in Figure 39, " (Example)", remain unchanged no matter how many Risk/Return Summaries they appear in.

All facts that appear only in the Document Ordering relationship group as described in 5.4, however, are duplicated, with each fact having one of the document axis members. The figure below shows how these facts are duplicated, with "* * *" indicating omitted text.

Figure 102. Expense Example Facts for a Series in Multiple Risk/Return Summaries (Example)

Element	Value	Deci-mals	Unit	Legal Entity Axis	Document Information Axis
ExpenseExampleHeading	Example.			S000999998Member	Retirement-Member
ExpenseExampleNarrativeTextBlock	This Example is intended to help you understand your ongoing costs (in dollars) of investing in the Fund and to compare these costs with the ongoing costs of investing in other mutual funds.			S000999998Member	Retirement-Member
ExpenseExampleWith-RedemptionTableTextBlock	~ See the EFM ~			S000999998Member	Retirement-Member
ExpenseExampleHeading	Example.			S000999998Member	CollegeSavings-Member
ExpenseExampleNarrativeTextBlock	This Example is intended to help you compare the cost of investing in the Fund with the cost of investing in other mutual funds.			S000999998Member	CollegeSavings-Member
ExpenseExampleWith-RedemptionTableTextBlock	~ See the EFM ~			S000999998Member	CollegeSavings-Member

See the EFM for details of how to optionally achieve the rendering effect in the two figures below, in which different subsets of the example expenses appear in different Risk/Return Summaries.

Figure 103. Expense Example Table in the "Retirement" Risk/Return Summary (Example)

Expense Example (with redemption):

This Example is intended to help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. Assume that:

- You invest $10,000 in the Fund for the periods indicated;
- You redeem in full at the end of each of the periods indicated; ☐   Your investment has a 5% return each year, and
- The Fund's operating expenses remain the same each year.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

Expense Example Retirement ABC Equity Fund	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Class A	$ 533	$ 752	$ 989	$ 1,668
Class B	657	833	1,034	1,783

Figure 104. Expense Example Table in the "College Savings" Risk/Return Summary (Example)

Expense Example (with redemption):

This Example is intended to help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. Assume that:

- You invest $10,000 in the Fund for the periods indicated;
- You redeem in full at the end of each of the periods indicated;
- Your investment has a 5% return each year; and
- The Fund's operating expenses remain the same each year.

Although your actual costs may be higher or lower, based on these assumptions your costs would be:

| Expense Example College Savings ABC Equity Fund	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Class I	$ 61	227	407	927
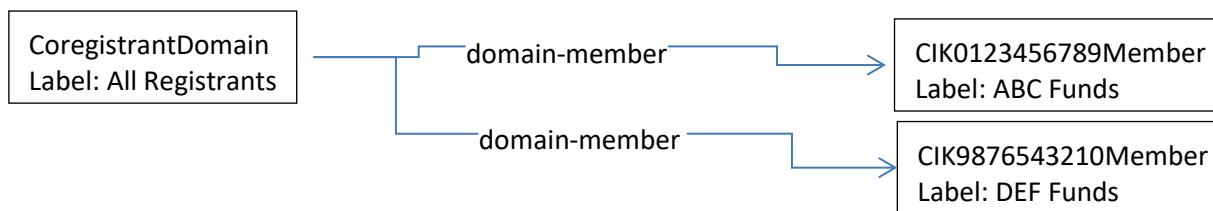
10 Submissions with more than one (co-) registrant

It is important that every fact is tagged in the correct context with respect to the Series that it applies to (and the Class, if it applies only to that class). To achieve some rendering effects, or to accommodate different narrative content for different prospectuses about the same series, filers may find it necessary to distinguish which Prospectus within a submission that a given fact is presented in; that is the motivation for the Prospectus Axis and its use described in Section 9 above.

Also, a single EDGAR submission could have more than one registrant identified by different Central Index Key (CIK) numbers. Every series is associated with a CIK, so it follows that a submission containing data about several Series could have several co-registrants. By analogy with the Prospectus axis, filers may find it desirable to distinguish which Registrant within a submission that a given fact is relevant to; that is the motivation for the Coregistrant Axis.

Members of the Coregistrant domain are registrants, as shown in the figure below. Their names are "CIK*nnnnnnnnnnn*Member", where *nnnnnnnnnn* is the ten-digit CIK of a registrant.

Figure 105. Placement of Registrant Elements (Example)

For example, the same supplement text may apply to every series in a given filing, but it may be useful to group them for presentation according to the parent Registrant; the figure below shows a simple example in which each of two registrants has two series, but the same supplement text applies to all four series.

Figure 106. Facts with both a Series and Coregistrant (Example)

Element	Value	Coregistrant Axis	Series Axis
SupplementTextBlock	Effective at the opening of business on June 1, 2012, the 1% redemption fee charged by the Funds upon the sale or exchange of shares within 30 days of purchase or exchange is terminated and will no longer be charged by the Funds.	CIK0123456789Member	S000666666Member
SupplementTextBlock	Effective at the opening of business on June 1, 2012, the 1% redemption fee charged by the Funds upon the sale or exchange of shares within 30 days of purchase or exchange is terminated and will no longer be charged by the Funds.	CIK0123456789Member	S000777777Member
SupplementTextBlock	Effective at the opening of business on June 1, 2012, the 1% redemption fee charged by the Funds upon the sale or exchange of shares within 30 days of purchase or exchange is terminated and will no longer be charged by the Funds.	CIK9876543210Member	S000888888Member
SupplementTextBlock	Effective at the opening of business on June 1, 2012, the 1% redemption fee charged by the Funds upon the sale or exchange of shares within 30 days of purchase or exchange is terminated and will no longer be charged by the Funds.	CIK9876543210Member	S000999999Member

Note that EFM 6.5.2 and 6.5.3 require all of the Context elements to have the same CIK appearing in the XBRL "identifier" element, and for that CIK to be that of any one of the registrants. In this example, all of the contexts in the file would still have the same identifier: either 0123456789 or 9876543210 (the CIK's of the two registrants).

11 References and Documentation

The taxonomy includes references and documentation for each element that can be used in a fact. A reference locates a specific bullet point or paragraph in Form N-1A or its instructions. For example, the figure below shows an extract of Form N-1A.

Figure 107. Form N-1A, Part A, Item 4, Subsection b, Paragraph 1, Subparagraph i

> b. Principal risks of investing in the Fund.
>
>   1. Narrative Risk Disclosure.
>
>   i. Based on the information given in response to Item 9(c), summarize the principal risks of investing in the Fund, including the risks to which the Fund's portfolio as a whole is subject and the circumstances reasonably likely to affect adversely the Fund's net asset value, yield, and total return. Unless the Fund is a Money Market Fund, disclose that loss of money is a risk of investing in the Fund.

This required disclosure in Form N-1A is the reason the "Risk Lose Money [Member]" element exists, and the element "Risk Lose Money [Member]" has a reference with the reference information as shown in the figure below.

Reference Part	Contents
Publisher	SEC
Name	Form
Number	N-1A
Chapter	A
Section	4
Subsection	b
Paragraph	1
Subparagraph	i

References are in the "_ref" file of the taxonomy. The references file can be used while preparing the Interactive Data, but references must be removed before submission. See EFM 6.19.

The taxonomy also contains a text definition for each element; the text definition is usually a copy of the text from Form N-1A in the reference. The text definitions are in element labels with the 'documentation' role in the "rr-doc" file of the taxonomy. Preparers can use the documentation text while preparing Interactive Data, but the documentation file must be removed before submission. See EFM 6.17.

Abstract elements cannot be used in facts and have no references or documentation.

12 Risk/Return Interactive Data compared to US GAAP Interactive Data

This section is intended only for those familiar with preparing Interactive Data for annual and quarterly financial data using the US-GAAP taxonomy.

Tagging a Risk/Return Summary is analogous to detail tagging of Notes to Financial Statements using the US GAAP taxonomy:

- *Level 1* manifests itself as the tagging of sections such as "Objectives" and "Strategy".
- *Level 2* manifests itself as the way in which key phrases and sentences of narrative text are copied from the text blocks into other facts.
- *Level 3* manifests itself as text blocks that contain embedding commands for each of the tables shown in the Risk/Return Summary.
- *Level 4* manifests itself as the tagging of individual numbers, dates, words, attachment of footnotes to facts, and the arrangement of definition, presentation and calculation links.

This similarity arises from the close relationship between the rules 33-9002 Interactive Data to Improve Financial Reporting and 33-9006 Interactive Data for Mutual Fund Risk/Return Summary that govern Interactive Data filings for corporate financials and investment management firms and the premise they share, namely: the Interactive Data contains no more and no less than the existing Original HTML/ASCII. Also, the EFM details the format and other aspects of Interactive Data that apply to both US-GAAP and RR taxonomy-based filings. However, from a technical point of view, there are differences:

- The Risk/Return Summary taxonomy contains presentation, definition and calculation linkbases with relationships that cannot be overridden by the preparer without violating EFM requirements. The linkbases constrain the contents and layout of the Risk/Return Summary portion of Form N-1A in a way analogous to Form N-1A itself. Most filings will use the entry point schema "rr-entire" and a few might use some combination of the entry point schemas "_pre", "_def", and "_cal" that are imported by "rr-entire". Although technically possible to use only the base schema "rr" it would be unusual.

- Extension taxonomies for Risk/Return Summary filings, while constrained by the relevant sections of the EFM, will be small, having *only* custom member elements. Furthermore, those custom elements will be linked to the RR taxonomy elements in regular, predictable ways described in section 4 above. Form N-1A's Risk/Return Summary requirements are such that custom elements for monetary or ratio values will be seldom, if ever, needed.

- In filings using US-GAAP based Interactive Data there is no equivalent of a "Sticker" and therefore no concept of "merged" data from amended filings. The "encouraged method" in section 7 above is simply the normal method for US-GAAP based filings.

- The Risk/Return Summary taxonomy is intimately tied to features of the SEC Rendering Engine documented in the EFM. These features include embedded reports, special layouts for "unlabeled", "transposed" and "element" reports, display of percentages, and promotion of footnote marks along rows and columns. Familiarity with those features of the SEC Rendering Engine is necessary to fully understand sections 5.3.3 through 5.3.9 and their relationship to the "table text blocks". Also, section 9 above, "One Series Appearing in Several Prospectuses in a Single Submission," has implications for custom role declarations and linkbases as covered in the EFM.

13 Merge Process

This section is for software developers.

Section 7 above, "Stickers", encourages filers to make the Interactive Data in Supplements mergeable with previously filed Interactive Data. The figure below provides a technical definition of the merge process in the form of pseudocode.

Figure 109. Creating a Merged Submission from an Original and Amending Submission

Let O be the original submission instance.
Let A be the amending submission instance.
Let M be the merged instance for validation.
If the contexts of O and the contexts of A have different identifiers, schemes, or periods, then fail.
For each Schema Reference, Context and Unit in
A Copy into M End For
For each Fact OF in O,
      If there is a fact AF in A having the same element, period, unit and axis members,
      Then
            If (AF is not nil-valued) or (AF has an ID)
            Then Copy AF into M
            End If
      Else
            Copy OF into M
            Let C be the context of OF
            If M does not contain a context equivalent to C
            Then Copy C into M
            End If
            If OF has a unit
            Then Let U be the unit of OF
                If M does not contain a unit equivalent to U
                Then Copy U into M
                End If
            End If
      End If
End For
For each Footnote ON in O,
      If there is a Fact FM in M with an ID referenced by ON
      Then Copy ON into M End
      If
End For

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15　Change Log

Date	Revision
Dec 3, 2010	First release.
Mar 26, 2012	Updated for the RR 2012 taxonomy: updated the file location, extended the list of Annual Return elements to calendar year 2020, and added a new section describing the Coregistrant Axis and its use.
Mar 12, 2018	Updated for the RR 2018 taxonomy: updated the file location, extended the list of Annual Return elements to calendar year 2025, updated for revisions to disclosures in Item 4 (b) (1) (ii) of Form N-1A.
Nov 4, 2022	Updated for the RR 2023 taxonomy: updated section on Risk narrative. Adds sections with renumbering to sections and figures.