

# Variable Insurance Product (VIP) Taxonomy Sample Inline XBRL documents

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Updated June 21, 2022

## 1 GOAL

This document accompanies the VIP taxonomy guide. It describes a set of 17 sample Inline XBRL (iXBRL) documents tagged using the VIP 2022q2 taxonomy. The samples illustrate for a technical audience general guidance about producing conforming Interactive Data documents. The samples do not provide interpretative guidance for any rule. Readers should be familiar not only with the VIP Taxonomy Guide, but also with Interactive Data as described in the Electronic Data Gathering, Analysis, and Retrieval (EDGAR) Filer Manual [EFM], including Inline XBRL [iXBRL] and XBRL Dimensions [DIM].

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## 2 SOURCE FILINGS

All of the samples contain text, tables and images copied from live EDGAR submissions of the corresponding N-3, N-4 or N-6 form types. The text has been only lightly anonymized, but there is no implication either positive or negative as to the quality or accuracy of the original source materials. The anonymization uses the following conventions:

- Fictitious funds, separate accounts, and advisers are variations on the name “XYZ Separate Account”, “XYZ Funds”, “XYZ Insurance”, with abbreviations such as XYZ (not a real ticker symbol).
- The series and contract numbers were chosen arbitrarily to resemble real identifiers, but have no relationship to any actual SEC registrants.
- Where a product or service mark or abbreviation is suggestive of the original source, it has been replaced with a similar name or abbreviation.
- Dates have generally not been altered in texts, but all XBRL contexts all have an end date of 2022-05-01, whether they represent a full year (as for performance data) or the date of the prospectus (for most other tagged facts).

This light anonymization provides the most realistic possible illustration of complexities that filers may encounter, and illustrate the use of iXBRL features such as “escaped” text blocks, continuations, exclusions, scaling, and negation to address them.

Each of the N-3, N-4 and N-6 samples were derived from one registrants' filings as of April 2022.

### 3 MOST SAMPLES REPRESENT ONE ITEM

As noted in the Taxonomy guide, there is substantial similarity among the tagging requirements in spite of certain differences in the numbering of items. In the case of Form N-3, additional tagging is related to the possibility that the filer may have multiple Series, in addition to the multiple Contracts and Classes for all three forms.

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

There are 17 samples containing only the tagging related to a single item. There are three samples that consolidate all the single-item samples into a single document.

The naming convention is “n” followed by “3” “4” or “6” as appropriate, followed by “i” for item, and two digit item number, 00 meaning all items, and suffixed with a mnemonic token such as “add” for “additional information:

Form	#	Item	Name
N-3	-	(all N-3)	n3i00all
N-3	2	Key Information	n3i02key
N-3	4	Fee Table	n3i04fee
N-3	5	Principal Risks	n3i05risks
N-3	11	Benefits Available	n3i11ben
N-3	18	Investment Options Available	n3i18inv
N-3	19	Additional Information About Investment Options	n3i19add
N-4	-	(all N-4)	n4i00all
N-4	2	Key Information	n4i02key
N-4	4	Fee Table	n4i04fee
N-4	5	Principal Risks	n4i05risks
N-4	10	Benefits Available	n4i10ben
N-4	17	Portfolio Companies	n4i17inv

Form	#	Item	Name
N-6	-	(all N-6)	n6i00all
N-6	2	Item 2. Key Information	n6i02key
N-6	4	Item 4. Fee Table	n6i04fee
N-6	5	Item 5. Principal Risks	n6i05risks
N-6	10	Item 10. Standard Death Benefits	n6i10db
N-6	11	Item 11. Other Benefits Available	n6i11ob
N-6	18	Item 18. Portfolio Companies	n6i18inv

## 4 INSTANCE LAYOUT

Each sample has the same general layout:

- An abbreviated, untagged “cover page”
- The main heading of the item and all the material in the item.
- The fragment of the taxonomy related to the item tagged

For example, sample n4i02key looks like this when seen in the Inline Viewer:

<p><small>SPECIMEN as if filed with Securities and Exchange Commission on May 1, 2022.</small></p> <p><small>Registration Nos. 333-00000/811-00000</small></p> <hr/> <p><b>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</b> Washington, D.C. 20549</p> <p><b>FORM N-4</b></p> <p><b>Registration Statement</b> <i>Under</i> <i>the Securities Act of 1933</i> <input checked="" type="checkbox"/></p> <p><b>Pre-Effective Amendment No.</b> <input checked="" type="checkbox"/> <b>Post-Effective Amendment No. 44</b> <input type="checkbox"/></p> <p><b>And/Or</b></p> <p><b>Registration Statement</b> <i>Under</i> <i>the Investment Company Act of 1940</i> <input checked="" type="checkbox"/> <b>Amendment No. 333</b> <input checked="" type="checkbox"/></p> <hr/> <p><b><u>XYZ Insurance Separate Account Z</u></b> <small>(Exact Name of Registrant)</small></p>	<p>Abbreviated cover. The form type and registrant name are shown tagged.</p>
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<p><b>KEY INFORMATION</b></p> <p><b>Important Information You Should Consider About the Contract</b></p> <table border="1"> <thead> <tr> <th></th> <th>FEES AND EXPENSES</th> <th>LOCATION IN PROSPECTUS</th> </tr> </thead> <tbody> <tr> <td>Charges for Early Withdrawals</td> <td>Withdrawal charges vary by class. A Withdrawal Charge of up to 10.00% may be assessed on any premium payment paid up to 12 years before the date of the withdrawal. For example, if you purchase a B Class for \$100,000 and surrender your Contract during the first year, You will pay a Withdrawal Charge of up to \$10,000.</td> <td>Charges – Withdrawal Charges</td> </tr> <tr> <td>Transaction Charges</td> <td>In addition to surrender charges, you also may be charged for other transactions. Although we do not currently charge a fee for transfers of cash value among Divisions or between the Divisions and the Fixed Account, We reserve the right to impose a transfer fee of \$25. Account reduction loans will incur a \$75 account reduction loan initiation fee.</td> <td>Charges – Transfer Fee</td> </tr> <tr> <td rowspan="5">Ongoing Fees and Expenses (annual charges)</td> <td colspan="2">The table below describes the fees and expenses that you may pay <i>each year</i>, depending on the options you choose. Please refer to your Contract specifications page for information about the specific fees you will pay each year based on the options you have elected.</td> </tr> <tr> <td><b>Annual Fee</b></td> <td><b>Minimum</b>      <b>Maximum</b></td> </tr> <tr> <td>Base Contract (varies by Contract class)</td> <td>0.50% (1)      1.45% (1)</td> </tr> <tr> <td>Investment options (Portfolio fees and expenses)</td> <td>0.53% (2)      1.23% (2)</td> </tr> <tr> <td>Optional benefits available for an additional charge (for a single optional benefit, if elected)</td> <td>0.35% (3)      0.95% (3)</td> </tr> <tr> <td colspan="3"> <p>(1) As a percentage of your Account Balance in the Separate Account.  (2) As a percentage of average daily net assets of the Separate Account.  (3) For the GMIB fee: as a percentage of your guaranteed minimum income base. For the LRG fee: as a percentage of your total guaranteed withdrawal amount.</p> <p>Because your Contract is customizable, the choices you make affect how much you will pay. To help understand the cost of owning your Contract, the following table shows the lowest and highest cost you could pay each year, based on current charges. This estimate assumes</p> </td> </tr> </tbody> </table>		FEES AND EXPENSES	LOCATION IN PROSPECTUS	Charges for Early Withdrawals	Withdrawal charges vary by class. A Withdrawal Charge of up to 10.00% may be assessed on any premium payment paid up to 12 years before the date of the withdrawal. For example, if you purchase a B Class for \$100,000 and surrender your Contract during the first year, You will pay a Withdrawal Charge of up to \$10,000.	Charges – Withdrawal Charges	Transaction Charges	In addition to surrender charges, you also may be charged for other transactions. Although we do not currently charge a fee for transfers of cash value among Divisions or between the Divisions and the Fixed Account, We reserve the right to impose a transfer fee of \$25. Account reduction loans will incur a \$75 account reduction loan initiation fee.	Charges – Transfer Fee	Ongoing Fees and Expenses (annual charges)	The table below describes the fees and expenses that you may pay <i>each year</i> , depending on the options you choose. Please refer to your Contract specifications page for information about the specific fees you will pay each year based on the options you have elected.		<b>Annual Fee</b>	<b>Minimum</b> <b>Maximum</b>	Base Contract (varies by Contract class)	0.50% (1)      1.45% (1)	Investment options (Portfolio fees and expenses)	0.53% (2)      1.23% (2)	Optional benefits available for an additional charge (for a single optional benefit, if elected)	0.35% (3)      0.95% (3)	<p>(1) As a percentage of your Account Balance in the Separate Account.  (2) As a percentage of average daily net assets of the Separate Account.  (3) For the GMIB fee: as a percentage of your guaranteed minimum income base. For the LRG fee: as a percentage of your total guaranteed withdrawal amount.</p> <p>Because your Contract is customizable, the choices you make affect how much you will pay. To help understand the cost of owning your Contract, the following table shows the lowest and highest cost you could pay each year, based on current charges. This estimate assumes</p>			<p>Main body. This shows the first page only. Where material appeared in the original source that was not required to be tagged, it is preserved for illustration.</p>
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<ul style="list-style-type: none"> <li>• KeyInformationAbstract <ul style="list-style-type: none"> <li>◦ KeyFeesExpensesTextBlock 1 <ul style="list-style-type: none"> <li>▪ ChargesForEarlyWithdrawalsTextBlock 1 <ul style="list-style-type: none"> <li>▪ SurrenderChargePeriodYears 1</li> </ul> </li> <li>▪ TransactionChargesTextBlock 1</li> <li>▪ OngoingFeesAndExpensesTableTextBlock 1 <ul style="list-style-type: none"> <li>▪ BaseContractN4MinimumPercent 1</li> <li>▪ BaseContractN4MaximumPercent 1</li> <li>▪ InvestmentOptionsN4MinimumPercent 1</li> <li>▪ InvestmentOptionsN4MaximumPercent 1</li> <li>▪ OptionalBenefitsN4MinimumPercent 1</li> <li>▪ OptionalBenefitsN4MaximumPercent 1</li> </ul> </li> <li>▪ LowestAndHighestAnnualCostTableTextBlock 1 <ul style="list-style-type: none"> <li>▪ LowestAnnualCostDollars 1</li> <li>▪ HighestAnnualCostDollars 1</li> </ul> </li> </ul> </li> <li>◦ KeyRisksTextBlock 1 <ul style="list-style-type: none"> <li>▪ KeyFinancialRatingTextBlock 1</li> </ul> </li> <li>◦ KeyInvestmentRestrictionsTextBlock 1</li> <li>◦ KeyOptionalBenefitRestrictionsTextBlock 1</li> <li>◦ KeyTaxesTextBlock 1</li> <li>◦ KeyInvestmentProfessionalCompensationTextBlock 1</li> <li>◦ KeyExchangesTextBlock 1</li> </ul> </li> </ul>	<p>Taxonomy section, with element usage counts, only for reference. This is not required in live filings, of course. Some samples do not use all elements in the taxonomy section; others may use dozens in different contexts.</p>																							

## 5 FOLDER CONTENTS

Each folder contains a single instance and a custom taxonomy schema with embedded links. Use the EDGAR Renderer to validate the filings and render them for the inline viewer.

## 6 SPECIAL TAGGING CASES

Sample n3i04fee illustrates that percentage type values may be either in relation to a typical denominator, such as “average account value”, other percentages are based on some “other amount” that is explained in an accompanying “footnotes text block”.

Contrasting the samples n3i05risks, n4i05risks, and n6i05risks illustrate the implications of preserving or not preserving fonts and other formatting within text blocks, such as `vip:RiskTextBlock` elements or not.

Sample n3i11ben illustrates how to use `ix:continuation` to tag a single fragment of text with many individual tags, in this case the tag `vip:InvestmentOptionAvailableWithBenefitFlag`.

Sample n3i19add illustrates an approach to tagging the individual figures within bar charts. It also illustrates how a “family style” section on risks, with references to those risks within the description of each series, can employ `ix:continuation` to link each series with the appropriate full description of each risk.

Sample n4i17inv illustrates that the appearance of dashes within a table may be handled with “nil valued” facts in the inline XBRL ‘additional items’ (`ix:hidden`) section.

Sample n6i04fee illustrates the use of `ix:continuation` within a table to “stitch together” individual disclosures from within a tabular layout.

Sample n6i11ob uses `ix:exclude` to omit page breaks in a large text block, which tends to be simpler than `ix:continuation` for the same purpose.

## 7 REFERENCES

- [DIM] XBRL Dimensions 1.0  
<https://specifications.xbrl.org/spec-group-index-group-dimensions.html>
- [EFM] EDGAR Filer Manual, Volume II, sections 5.2.5 and 6 on Interactive Data  
<https://www.sec.gov/edgar/filer-information>
- [iXBRL] Inline XBRL 1.1.  
<https://specifications.xbrl.org/work-product-index-inline-xbrl-inline-xbrl-1.1.html>
- [RR] US Mutual Fund Prospectus Risk/Return Summary Taxonomy  
<https://www.sec.gov/info/edgar/edgartaxonomies.shtml#RR2018>