

Variable Insurance Product (VIP) Taxonomy Guide

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1 GOAL

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

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2 INSTANCE DOCUMENT CONTENT

An Inline XBRL document¹ conforming to this specification will consist largely of eXtensible Hyper Text Markup Language (XHTML) tags, with a relatively small number of Inline XBRL (iXBRL) tags to mark the required information. The form requirements for N-3, N-4 and N-6 registrants consist of around 40 Items in three parts (A, B and C). However, iXBRL tags are confined to at most six of the items in Part A. Some of the content required is either

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

identical or organized similarly across the three forms. Figure 1 illustrates this similarity. Sections 5 through 11 below cover each grouping of similar content.

Figure 1. Some Form requirements are so similar that elements are shared among more than one Form.

Form N-3	Form N-4	Form N-6	Section
Item 2. Key Information	Item 2. Key Information	Item 2. Key Information	§ 6
Item 4. Fee Table	Item 4. Fee Table	Item 4. Fee Table	§ 7
Item 5. Principal Risks	Item 5. Principal Risks	Item 5. Principal Risks	§ 8
Item 11. Benefits Available	Item 10. Benefits Available	Item 10. Standard Death Benefits Item 11. Other Benefits Available	§ 0
Item 18. Investment Options Available	Item 17. Portfolio Companies	Item 18. Portfolio Companies	§ 10
Item 19. Additional Information About Investment Options			§ 11

Cover pages are not tagged.

3 TAXONOMY STRUCTURE AND CUSTOMIZATION

The taxonomy has three required entry points², one for each registrant type. As detailed in EFM 6.5.56, an N-3 registrant filing on certain EDGAR submission types, such as 485BPOS and 497, will prepare an iXBRL document that uses the “vip-n3” entry point; an N-4 registrant to the “vip-n4” entry point; an N-6 registrant to the “vip-n6” entry point.

The taxonomy supports iXBRL documents with minimal filer taxonomy customization. The linkbases embedded in the core schema and three entry points are largely sufficient for the EDGAR Renderer (EFM sections 6.24 and 6.25) to produce a rendering that conforms to EFM section 6.12.3³. Submissions of forms N-3, N-4 and N-6 are exempt from the requirements of EFM 6.13.2 and 6.13.3⁴.

The entry points are illustrated in the table below. Each arrow ↘ points from the importing schema to the imported one.

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

³ EFM 6.12.3 is “Every element in an instance must be presented.”

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

Figure 2. VIP taxonomy schema contents and import relationships

File base name	File type	Embedded linkbases			
		Reference	Label	Definition	Presentation
vip-n3	entry point for N-3 registrants	√	√	√	√
↳ vip	core schema		√	√	
vip-n4	entry point for N-4 registrants	√		√	√
↳ vip	core schema		√	√	
vip-n6	entry point for N-6 registrants	√		√	√
↳ vip	core schema		√	√	
vip-entire	Entry point for N-3, N-4, N-6	Filings cannot use this entry point directly.			

Following the file naming of other standard taxonomies, a file from (for example) a “4th quarter 2021” taxonomy with a file base name of vip-n3 would be located at <https://xbrl.sec.gov/vip/2021q4/vip-n3-2021q4.xsd>.

Following the target namespace conventions of other EDGAR standard taxonomies, the current namespace⁵ of the core VIP schema is <http://xbrl.sec.gov/vip/2022q4>, prefixed “vip”.

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

3.1 Common Dimensions

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

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

3.1.1 Contract Axis

For each contract within an N-4 or N-6 separate account, distinguish them with custom members of `vip:ContractAxis`. Each contract is represented in EDGAR by the Class ID (“C” followed by nine digits) and custom members should be named correspondingly. For example, contract C012345678 would be represented by custom member C012345678Member⁶.

3.1.2 Class Axis

For each class within an N-3 Series, distinguish them on the `vip:ClassAxis` using their EDGAR Class ID as in 3.1.1 above. For each class within a contract of an N-4 or N-6 separate account, distinguish them with custom members of `vip:ClassAxis`. The filer is free to name these custom members without reference to EDGAR identifiers.

3.1.3 Benefit Axis

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

It is typical, for example, for N-6 registrants to have more than one “standard death benefit” and more than one “other benefit”; all are members of this axis, as illustrated in section 9.4 below.

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

⁶ This is similar to RR, in which `rr:ClassAxis` has members whose names correspond to Class IDs.

3.1.4 Portfolio Company Axis

If a filing by an N-4 or N-6 registrant contains data about multiple portfolio companies, distinguish them with custom members of `vip:PortfolioCompanyAxis`. It is typical to have several such portfolio company members, as illustrated in section 10.1 below.

For each portfolio company in the special case that it has an EDGAR class ID of the form “C” followed by nine digits, name its corresponding custom member by that class ID followed by “Member”.

For each portfolio company with no EDGAR class ID, in the special case that it has a series ID of the form “S” followed by nine digits, name its corresponding custom member by that series ID followed by the word “Member”.

In the general case that the portfolio company is not an SEC registered class or series the custom member may have any other mnemonic name.

3.1.5 Risk Axis

Items 2 and 5 of Forms N-3, N-4 and N-6 requires disclosure of the principal risks of purchasing a Contract. The Risk Axis contains a number of standard risks, which the filer may add to and distinguish different enumerated risks by defining custom members for this axis.

3.1.6 Series Axis (N-3 only)

For each series within an N-3 instance document, distinguish them with custom members of `dei:LegalEntityAxis` (its standard label is “Series [Axis]”). Each series is represented in EDGAR by the Series ID (“S” followed by nine digits) and custom members should be named correspondingly. For example, series S012345678 would be represented by custom member S012345678Member⁷.

3.1.7 Index Axis (N-3 only)

Only item 19 of Form N-3 requires a comparison of 1-, 5- and 10-year returns for both an investment and an appropriate broad-based securities market index over the same period. Each such market index will have its own custom member of this axis⁸.

3.1.8 Generation Axis

If a prospectus contains information about contracts that are no longer offered, that information need not be tagged. If it contains information about continuing contracts with altered terms, then information about the previous generation is tagged by using `vip:GenerationAxis` with standard element `vip:PreviouslyOfferedMember` to distinguish superseded information as detailed in section 9.3 below.

For example, contract share class X might have offered benefit B to new policy holders at a given rate for some years, but subsequently at a different rate. The earlier rate still appears in the current prospectus, but is tagged as a previously offered generation of what is otherwise the same product.

Define custom members of this axis only under the conditions described in section 7.3 below.

3.2 Linkbase Roles

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

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

⁷ This is similar to RR, in which `dei:LegalEntityAxis` is labeled “Series [Axis]” and its members correspond to series.

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

Role ID	Definition Text	Used in linkbases of schema
N3	010003 - Disclosure - N-3	vip-n3
N4	010004 - Disclosure - N-4	vip-n4
N6	010006 - Disclosure - N-6	vip-n6

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

Role ID	Definition Text
ContractOnly	050010 - Disclosure - Contract
ClassOnly	050020 - Disclosure - Class
BenefitOnly	050030 - Disclosure - Benefit
GenerationOnly	050040 - Disclosure - Generation
PortfolioCompanyOnly	050050 - Disclosure - Portfolio Companies
RiskOnly	050060 - Disclosure - Risks
SeriesOnly	050070 - Disclosure - Series
IndexOnly	050080 - Disclosure - Indexes
Defaults	060000 - Disclosure - Defaults
CommonDimensions	070000 - Disclosure - Common Dimensions

The remaining roles are partitioned into different levels of detail and relationship to one or more forms, as described in sections 5 through 11.

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

The taxonomy linkbases do not, on their own, distinguish between required disclosures and optional ones; refer to the form’s instructions for this information. For example, all prospectuses will contain a “Transaction Expenses” Table Text Block, but not all prospectuses will contain a “Sales Load, Footnotes” Text Block inside that.

4 SCHEMA ELEMENTS (CONCEPTS)

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

4.1 Numeric Concepts

The suffixes “Percent” or “Dollars” denote numeric facts of a numeric data type with an indication of the XBRL unit to which they should refer.

Suffix	Sample Element	Sample Label	Unit
Percent	LowestAnnualReturnPercent	Lowest Annual Return [Percent]	Measure xbrli:pure
Dollars	LowestAnnualCostDollars	Lowest Annual Cost [Dollars]	Measure iso4217:USD

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

For example, N-4 registrant submissions require a “Transaction Expenses” Table. The data might appear with different values in any number of contracts or classes. Therefore, the definition linkbase contains this role (*** indicating many more elements not shown).

http://xbrl.sec.gov/vip/role/N4TransactionExpenseData	
element	arcrole (target role)
Prospectus [Line Items]	
Prospectus [Table]	all (Common Dimensions)
* * *	
Exchange Fee, Maximum [Dollars]	domain-member
Exchange Fee, Current [Dollars]	domain-member
Exchange Fee, Minimum [Dollars]	domain-member
Exchange Fee (of Amount Exchanged), Maximum [Percent]	domain-member
Exchange Fee (of Amount Exchanged), Current [Percent]	domain-member
Exchange Fee (of Amount Exchanged), Minimum [Percent]	domain-member
Exchange Fee (of Other Amount), Maximum [Percent]	domain-member
Exchange Fee (of Other Amount), Current [Percent]	domain-member
Exchange Fee (of Other Amount), Minimum [Percent]	domain-member
Exchange Fee, Footnotes [Text Block]	domain-member
* * *	

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

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

Custom elements other than members are not needed, because of the wide variety of taxonomy elements defined. A single numeric concept (for example, “Exchange Fee”) as required by the Form could appear as

- a. a maximum value,
- b. a current value, or
- c. a minimum value (or any combination).

Furthermore, the contract may specify the amount as

- a. a fixed (Dollar) amount per period or event,
- b. a percentage, either
 - a. of some common value (in this case, the Amount Exchanged), or
 - b. of some other amount.

When it is a percentage of an “other amount” then the description of that other amount should appear as in a footnote text block along with any other necessary description or conditions pertaining to the amount.

It is therefore typical to have four, seven, ten or thirteen such elements in the taxonomy for each required numeric disclosure to provide for all the possible variations, but in practice any given prospectus is most likely to use only a single element for each numeric disclosure.

4.2 Text Block Concepts

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

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

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

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

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

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

```
<ix:nonNumeric name="vip:ChargesForEarlyWithdrawalsTextBlock" contextRef="..." escape="1">
  <p style="font-family: 'Times New Roman'; font-size: 9pt; line-height: 1.15;">
    If the contract owner withdraws money from the Contract within <ix:nonFraction
    name="vip:SurrenderChargePeriodYears" contextRef="..." unitRef="yr" decimals="INF"
    >7</ix:nonFraction> years following his or her last purchase payment, he or she will be assessed
    a surrender charge.</p>
</ix:nonNumeric>
```

4.3 Table Text Block Concepts

A table text block differs from an ordinary text block only in its intended use to enclose a set of repeating or very similar elements⁹.

Suffix	Sample Element	Sample Label
TableTextBlock	PortfolioCompaniesTableTextBlock	Portfolio Companies [Table Text Block]

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

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

The difference between the first and second rows is that while they use the same tags, the facts in the first row are in contexts with different members of the “Portfolio Company [Axis]” dimension. Supposing that Portfolio Company A is represented by Class C1111111111, the member on axis would be C1111111111Member in the context of the first row; if Portfolio Company B is C2222222222, its context would have C2222222222Member on the portfolio company axis in its context.

The instructions to the forms often require additional disclosures or text that appear after the table and that apply to the table as a whole, or to several items in the table. Text blocks for this purpose have the word “Note” in their name. For example, the concept “Sales Load, Note [Text Block]” is for additional text about a table that includes one or more types of sales load numeric facts.

4.4 Miscellaneous Concepts

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

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

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

Suffix	Sample Element	Sample Label	Type
Flag	StandardBenefitFlag	Standard Benefit [Flag]	Boolean
Date	LowestQuarterlyReturnDate	Lowest Quarterly Return [Date]	Date
Years	SurrenderChargePeriodYears	Surrender Charge Period [Years]	decimal

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

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

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

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

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

4.5 Authoritative references

The entry point schemas for N-3, N-4 and N-6 each contain embedded reference linkbases with references only to items in (respectively) Forms N-3, N-4, and N-6.

The reference linkbases use a hierarchical order that is a subset of those in other EDGAR standard taxonomies: Publisher, Name, Section, Subsection, Paragraph, Subparagraph, Sentence, and Clause. For example, the concept “Lowest Annual Cost [Dollars]” has these two references.

Figure 3. Reference parts used in the VIP taxonomy.

Reference Part	Value for Form N-3	Value for Form N-4	Remarks
Publisher	SEC	SEC	
Name	Form N-3	Form N-4	
Section	2	2	Forms have “Items” 1 - 40
Subsection	Instructions	Instructions	
Paragraph	2	2	
Subparagraph	c	c	
Sentence	ii	ii	
Clause	B	B	

Both references would be written out in this document as “Item 2 Instructions 2(c)(ii)(B)”, since all the concepts share the same Publisher and Chapter, and the Name will be clear from context.

4.6 Standard labels

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

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

Most concepts are associated to their standard label via a link with priority “10” so that the label cannot be overridden¹⁰. Only elements of numeric type (suffix “Percent” or “Dollars”) and beginning with the word “Other” have

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

label arcs with priority “0” and may be customized by the filer. Most such elements appear in Item 4 (the Fee Table) of all three Forms.

5 DOCUMENT AND ENTITY INFORMATION (“DEI”) ELEMENTS

The following elements must be tagged in the Required Context, but they are not “cover page” facts in the EFM 6.5.45 sense. The Required Context as defined in EFM 6.5.19 has a period element with a startDate and endDate value being the prospectus date.

DEI element	Applicable EFM sections
dei:EntityRegistrantName	6.5.21, 6.5.24
dei:EntityCentralIndexKey	6.5.21, 6.5.23
dei:AmendmentFlag	6.5.20
dei:AmendmentDescription	6.5.20
dei:DocumentType	6.5.20
dei:InvCompanyType	6.5.40

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

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

6 ITEM 2, KEY INFORMATION

All three forms require tagging of Item 2, the Key Information section. Within this section there are eleven top-level text blocks, some with additional nested text and tables.

6.1 Key Information Presentation Links

Figure 4 shows the elements in presentation order, along with the text of the associated reference links. The ordering and nesting closely follows the required text of the Form and its instructions.

Figure 4. Presentation links and references in Item 2, Key Information

Presentation Links and Concept Labels	Form N-3 reference	Form N-4 reference	Form N-6 reference
Fees and Expenses [Text Block]	Item 2 Inst. 2	Item 2 Inst. 2	Item 2 Inst. 2
Charges for Early Withdrawals [Text Block]	Item 2 Inst. 2.a	Item 2 Inst. 2.a	Item 2 Inst. 2.a
Surrender Charge Phaseout Period, Years	Item 2 Inst. 2.a	Item 2 Inst. 2.a	Item 2 Inst. 2.a
Surrender Charge (of Purchase Payments) Maximum [Percent]	Item 2 Inst. 2.a	Item 2 Inst. 2.a	Item 2 Inst. 2.a
Surrender Charge (of Amount Surrendered) Maximum [Percent]	Item 2 Inst. 2.a	Item 2 Inst. 2.a	Item 2 Inst. 2.a
Surrender Charge (of Other Amount) Maximum [Percent]	Item 2 Inst. 2.a	Item 2 Inst. 2.a	Item 2 Inst. 2.a
Surrender Charge Footnotes [Text Block]	Item 2 Inst. 2.a	Item 2 Inst. 2.a	Item 2 Inst. 2.a
Surrender Charge Example Maximum [Dollars]	Item 2 Inst. 2.a	Item 2 Inst. 2.a	Item 2 Inst. 2.a
Transaction Charges [Text Block]	Item 2 Inst. 2.b	Item 2 Inst. 2.b	Item 2 Inst. 2.b
Ongoing Fees and Expenses [Table Text Block]	Item 2 Inst. 2.c	Item 2 Inst. 2.c	Item 2 Inst. 2.c
Contract Expense (of Average Annual Net Assets) (N-3) Minimum [Percent]	Item 2 Inst. 2.c.i.B		

Presentation Links and Concept Labels	Form N-3 reference	Form N-4 reference	Form N-6 reference
Contract Expense (of Average Annual Net Assets) (N-3) Maximum [Percent]	Item 2 Inst. 2.c.i.B		
Contract Expense (of Purchase Payments) (N-3) Minimum [Percent]	Item 2 Inst. 2.c.i.B		
Contract Expense (of Purchase Payments) (N-3) Maximum [Percent]	Item 2 Inst. 2.c.i.B		
Contract Expense (of Other Amount) (N-3) Minimum [Percent]	Item 2 Inst. 2.c.i.B		
Contract Expense (of Other Amount) (N-3) Maximum [Percent]	Item 2 Inst. 2.c.i.B		
Contract Expense (N-3) Footnotes [Text Block]	Item 2 Inst. 2.c.i.B		
Base Contract (of Average Annual Net Assets) (N-4) Minimum [Percent]		Item 2 Inst. 2.c.i.B	
Base Contract (of Average Annual Net Assets) (N-4) Maximum [Percent]		Item 2 Inst. 2.c.i.B	
Base Contract (of Purchase Payments) (N-4) Minimum [Percent]		Item 2 Inst. 2.c.i.B	
Base Contract (of Purchase Payments) (N-4) Maximum [Percent]		Item 2 Inst. 2.c.i.B	
Base Contract (of Other Amount) (N-4) Minimum [Percent]		Item 2 Inst. 2.c.i.B	
Base Contract (of Other Amount) (N-4) Maximum [Percent]		Item 2 Inst. 2.c.i.B	
Base Contract (N-4) Footnotes [Text Block]		Item 2 Inst. 2.c.i.C	
Investment Options (of Average Annual Net Assets) Minimum [Percent]		Item 2 Inst. 2.c.i.B	Item 2 Inst. 2.c.ii
Investment Options (of Average Annual Net Assets) Maximum [Percent]		Item 2 Inst. 2.c.i.B	Item 2 Inst. 2.c.ii
Investment Options (of Other Amount) Minimum [Percent]		Item 2 Inst. 2.c.i.B	Item 2 Inst. 2.c.ii
Investment Options (of Other Amount) Maximum [Percent]		Item 2 Inst. 2.c.i.B	Item 2 Inst. 2.c.ii
Investment Options Footnotes [Text Block]		Item 2 Inst. 2.c.i.C	Item 2 Inst. 2.c.ii
Optional Benefits Minimum [Percent]	Item 2 Inst. 2.c	Item 2 Inst. 2.c.i.B	
Optional Benefits Maximum [Percent]	Item 2 Inst. 2.c	Item 2 Inst. 2.c.i.B	
Optional Benefits Footnotes [Text Block]	Item 2 Inst. 2.c	Item 2 Inst. 2.c.i.C	
Lowest and Highest Annual Cost [Table Text Block]	Item 2 Inst. 2.c.ii.B	Item 2 Inst. 2.c.ii.B	
Lowest Annual Cost [Dollars]	Item 2 Inst. 2.c.ii.B	Item 2 Inst. 2.c.ii.B	
Highest Annual Cost [Dollars]	Item 2 Inst. 2.c.ii.B	Item 2 Inst. 2.c.ii.B	
Lowest Annual Cost Footnotes [Text Block]	Item 2 Inst. 2.c.ii.B	Item 2 Inst. 2.c.ii.B	
Highest Annual Cost Footnotes [Text Block]	Item 2 Inst. 2.c.ii.B	Item 2 Inst. 2.c.ii.B	
Risks [Table Text Block]	Item 2 Inst. 3	Item 2 Inst. 3	Item 2 Inst. 3
Risk [Text Block]	Item 2 Inst. 3	Item 2 Inst. 3	Item 2 Inst. 3
Investment Restrictions [Text Block]	Item 2 Inst. 4.a	Item 2 Inst. 4.a	Item 2 Inst. 4.a
Optional Benefit Restrictions [Text Block]	Item 2 Inst. 4.b	Item 2 Inst. 4.b	Item 2 Inst. 4.b
Tax Implications [Text Block]	Item 2 Inst. 5	Item 2 Inst. 5	Item 2 Inst. 5
Investment Professional Compensation [Text Block]	Item 2 Inst. 6.a	Item 2 Inst. 6.a	Item 2 Inst. 6.a
Exchanges [Text Block]	Item 2 Inst. 6.b	Item 2 Inst. 6.b	Item 2 Inst. 6.b

6.2 Key Information Definition Links

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

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

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

Figure 5 shows the difference between the content of role `OngoingFeesData` for the three forms:

Figure 5. Definition links defining the data in a Table Text Block may differ across forms.

N3OngoingFeesData	N4OngoingFeesData	N6OngoingFeesData
N-3 Item 2.2 Ongoing Fees	N-4 Item 2.2 Ongoing Fees	N-6 Item 2.2 Ongoing Fees
Contract Expense (of Average Annual Net Assets) (N-3) Minimum [Percent]		
Contract Expense (of Average Annual Net Assets) (N-3) Maximum [Percent]		
Contract Expense (of Purchase Payments) (N-3) Minimum [Percent]		
Contract Expense (of Purchase Payments) (N-3) Maximum [Percent]		
Contract Expense (of Other Amount) (N-3) Minimum [Percent]		
Contract Expense (of Other Amount) (N-3) Maximum [Percent]		
Contract Expense (N-3) Footnotes [Text Block]		
	Base Contract (of Average Annual Net Assets) (N-4) Minimum [Percent]	
	Base Contract (of Average Annual Net Assets) (N-4) Maximum [Percent]	
	Base Contract (of Purchase Payments) (N-4) Minimum [Percent]	
	Base Contract (of Purchase Payments) (N-4) Maximum [Percent]	
	Base Contract (of Other Amount) (N-4) Minimum [Percent]	
	Base Contract (of Other Amount) (N-4) Maximum [Percent]	
	Base Contract (N-4) Footnotes [Text Block]	
	Investment Options (of Average Annual Net Assets) Minimum [Percent]	Investment Options (of Average Annual Net Assets) Minimum [Percent]
	Investment Options (of Average Annual Net Assets) Maximum [Percent]	Investment Options (of Average Annual Net Assets) Maximum [Percent]
	Investment Options (of Other Amount) Minimum [Percent]	Investment Options (of Other Amount) Minimum [Percent]
	Investment Options (of Other Amount) Maximum [Percent]	Investment Options (of Other Amount) Maximum [Percent]

	Investment Options Footnotes [Text Block]	Investment Options Footnotes [Text Block]
Optional Benefits Minimum [Percent]	Optional Benefits Minimum [Percent]	Optional Benefits Minimum [Percent]
Optional Benefits Maximum [Percent]	Optional Benefits Maximum [Percent]	Optional Benefits Maximum [Percent]
Optional Benefits Footnotes [Text Block]	Optional Benefits Footnotes [Text Block]	Optional Benefits Footnotes [Text Block]

As with other tables, there is a mix of shared concepts, in different combinations, depending on the specific requirements of the Form.

7 ITEM 4, FEE TABLE

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

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

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

7.1 Fee Table Definition links

The nesting of concepts in Item 4 illustrates the use of “Note” text blocks appearing after a table text block to contain narrative descriptions required by different parts of the table.

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

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

Form N-6 Item 4. Fee Table Definition links	Definition link role corresponding to Table
Item 4. Fee Table [Text Block]	
Transaction Expenses [Table Text Block]	N6TransactionExpenseData Name: N-6 Transaction Expense Data
Periodic Charges [Table Text Block]	N6PeriodicChargesData Name: N-6 Periodic Charges Data
Annual Portfolio Company Expenses [Table Text Block]	PortfolioCompanyExpenseData Name: Portfolio Company Expense Data
Portfolio Company Expenses [Text Block]	

7.2 Fee Table Presentation Links

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

7.3 Product Generations

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

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

Annual Contract Expenses	First Class		Second Class		Third Class	
Administrative Expenses	1.10	%	2.10	%	3.10	%
Base Contract Expenses (as a percentage of average account value)	1.20	%	2.20	%	3.20	%
First Optional Benefit Expense (percent of base)	1.30	%	2.30	%	3.30	%
Second Optional Benefit Expense (percent of base) <i>(not available to Second Class policy holders)</i>	1.40	%	-		-	
Third Optional Benefit Expense <i>(for riders issued on or after May 1, 2022)</i>	1.50	%	2.50	%	3.50	%
Fourth Optional Benefit Expense <i>(not available to Second Class policy holders after May 1, 2019)</i>	1.60	%	2.60	%	-	
Fifth Optional Benefit Expense <i>(0% for riders issued to policy holders prior to May 1, 2019; 1% for riders issued from May 1, 2019 to May 1, 2022)</i>	1.70	%	2.70	%	-	

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

7.3.1 Classes no longer offered

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

7.3.2 Benefit terms not offered with a specific class

The First Optional Benefit is available to both First and Second Class shareholders, therefore both tagged facts on that row (1.30 and 2.30 %) are tagged with two dimensions, that is, the custom members of both `vip:ClassAxis` and `vip:BenefitAxis`.

Because the prospectus states that the Second Optional Benefit is not available to Second Class shareholders, the second row has just one has numeric value 1.40%.

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

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

VIP Element	XBRL Context	Class axis member label	Benefit axis member label	Fact value ¹¹
Optional Benefit Expense (of Benefit Base), Current [Percent]	a	First Class	First Benefit	1.30%
Optional Benefit Expense (of Benefit Base), Current [Percent]	b	Second Class	First Benefit	2.30%
Optional Benefit Expense (of Benefit Base), Current [Percent]	c	First Class	Second Benefit	1.40%

7.3.3 Benefit terms offered only after a certain date

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

Annual Contract Expenses	First Class		Second Class		Third Class	
Third Optional Benefit Expense (for riders issued on or after May 1, 2022)	1.50	%	2.50	%	3.50	%

Use element `vip:OfferedStartingDate` to indicate the start date.

¹¹ These values are shown as they are tagged; facts in XBRL are unscaled so that both “1” and “100 percent” are 1.00.

VIP Element	XBRL Context	Class axis member label	Benefit axis member label	Fact value ¹²
Optional Benefit Expense (of Benefit Base), Current [Percent]	d	First Class	Third Benefit	1.50%
Offered Starting [Date]				May 1, 2022
Optional Benefit Expense (of Benefit Base), Current [Percent]	e	Second Class	Third Benefit	2.50%
Offered Starting [Date]				May 1, 2022

7.3.4 Benefit terms available offered only before a certain date

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

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

This implies that the benefit *was* available prior to that date. The generation axis is used with `vip:PreviouslyOfferedMember` to indicate older information, and any XBRL context using the generation axis also has an additional fact to indicate the offering end date. In this case, it is the value 2.60% that gets the “previously offered” indication. In this way, data users wanting only current information can select those facts in contexts having no members of the generation axis.

VIP Element	XBRL Context	Class axis member label	Benefit axis member label	Generation axis member label	Fact value
Optional Benefit Expense (of Benefit Base), Current [Percent]	f	First Class	Fourth Benefit		1.60%
Optional Benefit Expense (of Benefit Base), Current [Percent]	g	Second Class	Fourth Benefit	Previously Offered [Member]	2.60%
Offered Ending [Date]					May 1, 2022

7.3.5 Multiple generations

The Fifth Optional Benefit is described as having different values in three distinct periods: (1) prior to May 1, 2019, (2) after April 30, 2014 and before May 1, 2022, and (3) the current phase.

Annual Contract Expenses	First Class	Second Class	Third Class
Fifth Optional Benefit Expense (<i>0% for riders issued to policy holders prior to May 1, 2019; 1% for riders issued from May 1, 2019 to April 30, 2022</i>)	1.70 %	2.70 %	-

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

¹² Inline XBRL permits a single text fragment, such as “May 1, 2022”, to appear as any number of facts in different contexts (in this example, contexts d and e) by nesting the tags.

Figure 6. Facts and contexts in multiple generations.

VIP Element	XBRL Context	Class axis member label	Benefit axis member label	Generation axis member label	Fact value ¹³
Optional Benefit Expense (of Benefit Base), Current [Percent]	h	First Class	Fifth Benefit		1.70%
Offered Starting [Date]					May 1, 2022
Optional Benefit Expense (of Benefit Base), Current [Percent]	i	Second Class	Fifth Benefit		2.70%
Offered Starting [Date]					May 1, 2022
Optional Benefit Expense (of Benefit Base), Current [Percent]	j	First Class	Fifth Benefit	Previously Offered [Member]	1.00%
Offered Ending [Date]					May 1, 2022
Offered Starting [Date]					May 1, 2019
Optional Benefit Expense (of Benefit Base), Current [Percent]	k	Second Class	Fifth Benefit	Previously Offered [Member]	1.00%
Offered Ending [Date]					May 1, 2022
Offered Starting [Date]					May 1, 2019
Optional Benefit Expense (of Benefit Base), Current [Percent]	l	First Class	Fifth Benefit	Custom Gen [Member]	0.00%
Offered Ending [Date]					May 1, 2019
Optional Benefit Expense (of Benefit Base), Current [Percent]	m	Second Class	Fifth Benefit	Custom Gen [Member]	0.00%
Offered Ending [Date]					May 1, 2019

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

8 ITEM 5, RISKS

Item 5 has the same structure in all three forms. The Principal Risks table text block need not be a literal table; it may be a series of paragraphs set off by headings or other formatting.

Presentation Links and Concept Labels	Form N-3 reference	Form N-4 reference	Form N-6 reference
Item 5. Principal Risks [Table Text Block]	Item 5	Item 5	Item 5
Risk [Text Block]	Item 5	Item 5	Item 5

Use the Risk Axis with custom members to distinguish different risks within the table.

Item 5. Principal Risks Definition links	Definition link role corresponding to Table
Item 5. Principal Risks [Table Text Block]	PrincipalRiskData Name: Principal Risk Data
Risk [Text Block]	

Figure 7 shows a small example; in an actual tagged document, the distinct risks, and extent of the narrative texts are typically much larger. Tagging uses two elements: “Principal Risks [Table Text Block]”, for the entire section; and “Principal Risk [Text Block]” for each nested chunk of text relating to a risk or security. In the example, there are three members on the Risk axis (“Risk of Loss”, Insurance Company Risk”, and “Not Short Term Investment Risk”). Boxes with double orange lines indicate the tagged text; boxes with black lines indicate the element name and context for the adjacent text box.

¹³ Offering date values technically represent the date at local time 00:00, differing from financial statement conventions.

Figure 7. A small Principal Risks “Table”

Element Name & Context	Document text appearance	
Item 5. Principal Risks [Table Text Block] & Required Context	<p>Risk Factors</p> <p><i>This section discusses risks associated with some features of the contract. See “Definition of key terms” earlier in this Prospectus and “Contract features and benefits” later in this Prospectus for more detailed explanations of terms associated with the Structured Investment Option.</i></p>	
	Principal Risk [Text Block] & Risk [Axis]: Risk of Loss [Member]	There is a risk of a substantial loss of your principal and previously credited interest because you agree to absorb all losses from the portion of any negative Index Performance Rate that exceeds the Segment Buffer on the Segment Maturity Date or Annual Lock Anniversary. The risk of loss of principal and previously credited interest can become greater in the case of a withdrawal (including a systematic withdrawal, a required minimum distribution, or a withdrawal to pay advisory fees under a Series contract), annuitization, death, surrender, contract cancellation, or transfer prior to a Segment Maturity Date due to charges and adjustments imposed on those distributions, and this may occur even if index performance has been positive.
	Principal Risk [Text Block] & Risk [Axis]: Insurance Company Risk [Member]	<p>Insurance Company Risk</p> <p>No company other than this has any legal responsibility to pay amounts that we owe under the contract including amounts allocated to the structured investment option. The general obligations and any guaranteed benefits under the contract are supported by our general account and are subject to our claims paying ability. You should look solely to our financial strength for our claims-paying ability.</p>
	Principal Risk [Text Block] & Risk [Axis]: Not Short Term Investment Risk [Member]	<p>Not a short-term investment</p> <p>The contract is not a short-term investment and is not appropriate for an investor who needs ready access to cash because the contract is designed to provide for the accumulation of retirement savings and income on a long-term basis. As such, you should not use the contract as a short-term investment or savings vehicle and you should consider whether investing in the contract is consistent with the purpose for which the investment is being considered.</p>

9 ITEMS 10 AND 11, BENEFITS

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

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

9.1 Benefits Available Table

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

Figure 8. Four tags for commonly-offered benefit types, and one general purpose.

Presentation Links and Concept Labels ¹⁴	Form N-3 reference	Form N-4 reference	Form N-6 reference
Purpose of Benefit [Text Block]	Item 11 Instruction 1	Item 10 Instruction 1	Item 11 Instruction 1
Guaranteed Minimum Death Benefit [Text Block]	Item 11 Instruction 1(b)	Item 10 Instruction 1(b)	Item 11 Instruction 1(b)
Guaranteed Minimum Withdrawal [Text Block]	Item 11 Instruction 1(b)	Item 10 Instruction 1(b)	Item 11 Instruction 1(b)
Guaranteed Minimum Income [Text Block]	Item 11 Instruction 1(b)	Item 10 Instruction 1(b)	Item 11 Instruction 1(b)
Guaranteed Minimum Accumulation [Text Block]	Item 11 Instruction 1(b)	Item 10 Instruction 1(b)	Item 11 Instruction 1(b)

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

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

Each cell in the “Purpose” column should be tagged with exactly one of the five tags in Figure 8. Like the generic example in section 4.3 above, each row of facts is tagged in a distinct context each having a different custom member of the Benefit Axis (this permits, for example, more than one Guaranteed Minimum Income benefit). However, only the cell shaded blue is appropriate for the general tag “Purpose of Benefit [Text Block]”.

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

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

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

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

9.2 Form N-3, Item 11

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

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

¹⁴ Having four special text blocks as children of the general text block does *not*, in this case, imply nested iXBRL tagging.

9.3 Form N-4, Item 10

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

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

9.4 Form N-6, Items 10 and 11

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

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

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

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

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

The two tables for Portfolio Companies Data and Investment Options Data are similar to the example shown in section 4.3 above.

The text block tables for “Benefits Available” differs, however, calls for custom dimension members for both rows and columns. Form N-4 Item 17 instruction 1(f) contains an example similar to this; the table text block is outlined in orange and the tagged facts are shaded gray where the combination of company and benefit is available:

[Portfolio Company]	[Benefit #1]	[Benefit #2]	[Benefit #3]
Portfolio Company A	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Portfolio Company B	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Portfolio Company C	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

Looking at the presentation linkbase for the N-4 entry point, the appropriate concept in the table is the “Portfolio Company Available with Benefit” Flag:

Presentation Links and Concept Labels ¹⁵	Reference
Benefits Available for Portfolio Companies [Table Text Block]	SEC Form N-4 17, N-6 18 Instructions 1(f)(2)
Portfolio Company Available with Benefit [Flag]	SEC Form N-4 17, N-6 18 Instructions 1(f)
Benefit Not Available for Portfolio Company [Flag]	SEC Form N-4 17, N-6 18 Instructions 1(f)

There are two Common Dimensions involved: Benefit [Axis] and Portfolio Company [Axis] (see section 3.1 above). The upper left corner check box, for example, means that the combination of Company A (a custom member of the Portfolio Company dimension) and Benefit #1 (a custom member of the Benefit axis) is available, so it should have the value “true” for the concept “Portfolio Company Available with Benefit [Flag].” The check box would be tagged as shown in section 4.4 above, in a context with those two dimensions. The absence of any flags for other combinations of Benefit and Portfolio Company indicates they are not available (*i.e.*, “false”).

The table is not a mandated format and registrants could structure the disclosure in any format that promotes clarity and facilitates understanding. When there are few such limitations relative to the number of benefits and portfolio companies, there is an equally valid alternative format for the same information, using a different tag:

Benefit #2 is not available for: <ul style="list-style-type: none"> Portfolio Company A Portfolio Company B
Portfolio Company C is not available with Benefit #3.

In this case, the concept “Benefit Not Available with Portfolio company [Flag]” in three contexts (each with two dimension members) and value (“true”)¹⁶ convey the same information, with the assumption that combinations not tagged are permitted (*i.e.*, “false”). Only one or the other of the tags “Benefit Not Available with Portfolio Company [Flag]” and “Portfolio Company Available with Benefit [Flag]” should be used in the same submission.

10.1 Forms N-4, Item 17 and N-6, Item 18

There is a text block for all of N-4 Item 17 and a text block for all of N-6 Item 18, within which are the table text blocks described above, along with four notes (narrative disclosure text blocks) about the availability of prospectuses, platform charges, which combinations of portfolio companies and benefits are available, and a disclosure if any information is the result of temporary fee reductions.

¹⁵ Having four special text blocks as children of the general text block does *not*, in this case, imply nested iXBRL tagging.

¹⁶ One technical difference being that the gray shaded text would be used with Inline XBRL transformation `ixt:booleantrue` so as to produce the flag value “true” no matter the text inside.

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

Form N-6, Item 18 Definition Links	Definition link role corresponding to Table
Item 18. Portfolio Companies (N-6) [Text Block]	
Prospectuses Available [Text block]	
Portfolio Companies [Table Text Block]	PortfolioCompaniesData Portfolio Companies Data
Platform Charge [Text Block]	
Some Portfolio Companies not Available for All Benefits [Text Block]	
Benefits Available for Portfolio Companies [Table Text Block]	BenefitsAvailablePortfolioCompaniesData Benefits Available for Portfolio Companies Data
Temporary Fee Reductions, Current Expenses [Text Block]	

10.2 Form N-3, Item 18

The structure of Item 18 is identical to that in section 10.1 above, except that “Investment Options” replace “Portfolio Companies” and there is no “Platform Charge” numeric or text block tag.

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

11 FORM N-3 ITEM 19, ADDITIONAL INFORMATION

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

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

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

Form N-3 Item 19. Additional Information	Definition link role corresponding to Table
Item 19. Additional Information About Investment Options (N-3) [Text Block]	
Investment Objectives (N-3) [Text Block]	
Implementation of Investment Objectives (N-3) [Text Block]	
Investment Strategies (N-3) [Text Block]	
Industry Concentration Policy (N-3) [Text Block]	
Temporary Defensive Positions (N-3) [Text Block]	
Active and Frequent Trading (N-3) [Text Block]	
How Investment Options Decide (N-3) [Text Block]	
Principal Risks of Investing (N-3) [Text Block]	
Risk Money Market Fund May Not Preserve Dollar [Text Block]	
Risk Money Market Fund Price Fluctuates [Text Block]	
Risk Money Market Fund May Impose Fees Or Suspend Sales [Text Block]	
Risk Money Market Fund Sponsor May Not Provide Support [Text Block]	
Performance of Investment Option (N-3) [Text Block]	
Updated Performance Information (N-3) [Text Block]	
Annual Return Bar Chart (N-3) [Table Text Block]	N3TotalReturnBarChartData N-3 Item 19(c)(2) Options Available, Annual Total Return Bar Chart Data
YTD Return in Note (N-3) [Text Block]	
Lowest and Highest Quarterly Returns (N-3) [Table Text Block]	N3OptionsAvailableHighestLowestTotalReturnData N-3 Item 19(c)(2) Options Available, Highest and Lowest Total Returns
Reason for Different Index and New and Former Index (N-3) [Text Block]	
Average Annual Total Returns (N-3) [Table Text Block]	N3AverageAnnualTotalReturnsData N-3 Item 19(c)(3) Average Annual Total Returns
Reason for Different Class of Multiple Classes (N-3) [Text Block]	
New Class of Multiple Classes (N-3) [Text Block]	

An N-3 registrant normally has more than one Series, and each series will have different text for each of the text blocks. Furthermore, each table text block with performance information may be identified with a specific class of each multi-class series. Therefore, most of the facts tagged in this section will have two dimensions, with a custom member of the Series [Axis] and a custom member of the Class [Axis].

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

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

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

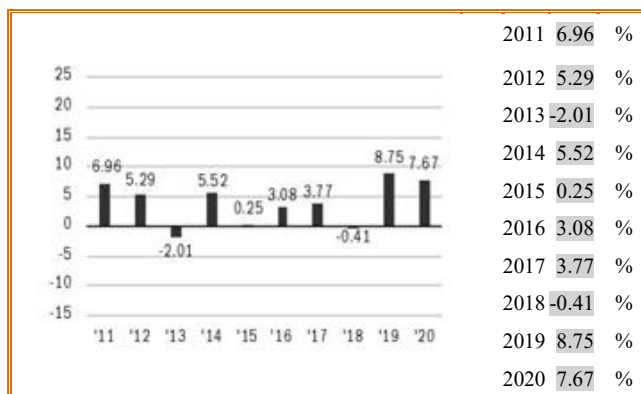
There is no requirement to tag more than ten years of performance data for the graph, hence the 2010 cutoff. Also, the requirements and exemptions of Bar Chart Data elements apply to N-3 registrants just as they do to N-1A registrants' RR filings.¹⁷ EFM 5.2.5.15 reads:

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

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

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

A simpler and equally acceptable approach is to show a table of returns near the bar chart:



11.2 Form N-3 Item 19 (c)(2) Lowest and Highest Quarterly Returns

The table for lowest and highest quarterly returns need not be formatted as a literal table, but must contain the four values shown. The date type facts may be tagged using iXBRL transformations as noted in section 4.4 above.

Form N-3 Item 19 (c) (2) Presentation Links	Form N-3 reference
Lowest and Highest Quarterly Returns (N-3) [Table Text Block]	Item 19(c)(2)
Highest Quarterly Return [Percent]	Item 19(c)(2)
Lowest Quarterly Return [Percent]	Item 19(c)(2)
Highest Quarterly Return [Date]	Item 19(c)(2)
Lowest Quarterly Return [Date]	Item 19(c)(2)

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

The table for average annual returns requires a market index member of the Index [Axis], as explained in section 3.1.7 above. As with other tables such as the example in section 9.1 above, the rows of the table each have the same concepts, and the facts are distinguished by being in contexts with different dimensions.

¹⁷ RR has text elements in its Bar Chart table for the column name and inception date, but VIP does not.

Form N-3 Item 19 (c) (3) Presentation Links	Form N-3 reference
Average Annual Total Returns (N-3) [Table Text Block]	Item 19(c)(3)
Average Annual Total Returns, 1 Year [Percent]	Item 19(c)(3)
Average Annual Total Returns, 5 Years [Percent]	Item 19(c)(3)
Average Annual Total Returns, 10 Years [Percent]	Item 19(c)(3)
Money Market Seven Day Yield, Phone	Item 19(c)(3)
Money Market, Seven Day Yield [Percent]	Item 19(c)(3)

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

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

While the first row of facts will be in a context with a custom member of the Series [Axis] and a custom member of Class [Axis], the second row should have the same concepts, but in a context with at least one dimension containing a custom member of the Index [Axis].

12 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>