

XBRL US Mutual Fund Risk/Return Summary Taxonomy v2008

Preparers Guide

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1 Goal

This Preparers Guide is intended to assist preparers to use the XBRL US Mutual Fund Risk/Return Summary Taxonomy for submission of the Risk/Return Summary section of mutual fund prospectuses, as defined by the U.S. Securities and Exchange Commission (“SEC”) rules, in an interactive data format (“XBRL”). It is written in a format directed toward individuals familiar with mutual fund prospectuses and the Risk/Return Summary portion of SEC Form N-1A in particular.

The examples used in this Preparers Guide rely mainly on a hypothetical filer “ABC” with an equity fund series and a fixed income fund series each with three share classes. The XBRL US Mutual Fund Risk/Return Summary Taxonomy Preparers Guide is therefore not as technical as the XBRL US GAAP Taxonomies v1.0 Preparers Guide [PG]. If a preparer needs additional technical information regarding the architecture and implementation aspects of XBRL, the preparer should refer to the XBRL US GAAP Taxonomies v1.0 Preparers Guide which is incorporated herein by reference.

2 Background

The XBRL US Mutual Fund Risk/Return Summary Taxonomy covers the content currently prescribed in the 2006 Mutual Fund Risk/Return Summary Taxonomy along with some minor modifications for changes contained in recent SEC rule changes to the Risk/Return Summary.

The XBRL US Mutual Fund Risk/Return Summary Taxonomy includes the following core features:

- “Tags” (hereafter called *elements*) for disclosures found in the Risk/Return Summary section of mutual fund prospectuses as defined by SEC rules
- Elements have definitions and authoritative references to facilitate preparer and user comprehension and to promote usability
- Comprehensiveness such that the elements provided should minimize the need for mutual funds to customize (extend) the taxonomy for their particular reporting needs
- Recognition by XBRL International as an “Acknowledged” and “Approved” taxonomy although not necessarily prior to the time of initial delivery.

3 General Approach

A preparer creates an interactive data (XBRL) submission in two parts: first, the *extension taxonomy* and second, the *instance*.

The *extension taxonomy* always contains declarations of the fund series and the share classes. The extension taxonomy may also contain changes to the “labels” of some tags. 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. If the preparer uses the component tags, then labels must be provided for them. It is not usually necessary for filers to include extension taxonomies as detailed or extensive as US GAAP filings corresponding to financial statements.

Filers create a company extension that imports “<http://taxonomies.xbrl.us/rr/2008/rr-ent-2008-12-31.xsd>”. Software programs may require the filer to provide some initial parameters. The table below shows a typical example.

Parameter	Example
Namespace Prefix	Abc
Namespace	http://abc/2009-06-30
File Location	My Documents\abc-20090630.xsd

Advanced users: see Section 17 below for alternatives to meet unusual reporting needs.

The *instance* contains all of the text and data appearing in the Risk/Return Summary of a prospectus, and it refers to the extension.

Although software programs may perform operations in a different order, or provide a different framework that hides the details, as a general approach it is helpful to develop the Prospectus Extension Taxonomy before developing the instance. This guide follows that order.

4 Fund Series

The SEC EDGAR system requires a fund series to be identified by a “Series ID” consisting of the capital letter “S” followed by nine digits. Interactive data filings implement this rule. In a Prospectus Extension, the series code **MUST** be the element name used to denote the fund series. The element’s label can and should be some other mnemonic.

Figure 1. Declarations of Series Elements

Element Name	Standard Label	Item Type	Period	Abstract	Place Under Domain Element
S000999998	ABC Equity Fund	domain	duration	no	Series and Index [Domain]
S000999999	ABC Fixed Fund	domain	duration	no	Series and Index [Domain]

A prospectus also contains comparative data for a market index, not the fund itself. This data is used for comparison purposes. To identify which data is related to the index, an element **MUST** be declared for each market index used in the prospectus. The Series and Index Domain is used to identify any index referenced in the prospectus.

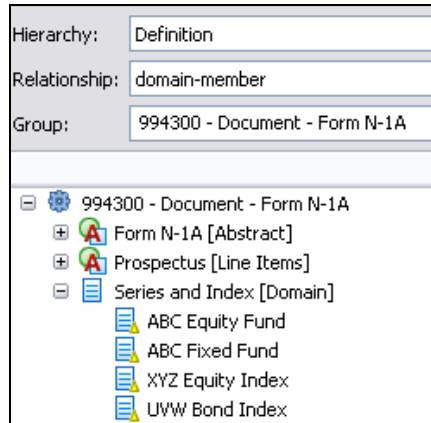
Figure 2. Declarations of Index Elements

Element Name	Standard Label	Item Type	Period	Abstract	Place Under Domain Element
XyzEquityIndex	XYZ Equity Index	domain	duration	no	Series and Index [Domain]
UvwBondIndex	UVW Bond Index	domain	duration	no	Series and Index [Domain]

It is important that the relationships specified in Figure 1 and Figure 2 appear in the extension taxonomy as “members” of the “Series and Index” domain (a domain represents the collection of elements along a given table axis; the domain has a set of members). In a typical taxonomy editor, the members appear as in Figure 3.

Because the taxonomy allows a user to define an index as a dimension member, all the elements defined in the taxonomy can be used to express facts for the index. Defining members under the Series and Index domain also allows a Broad based index, and a secondary index to be defined for each series.

Figure 3. Placement of Series & Index Elements



5 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.

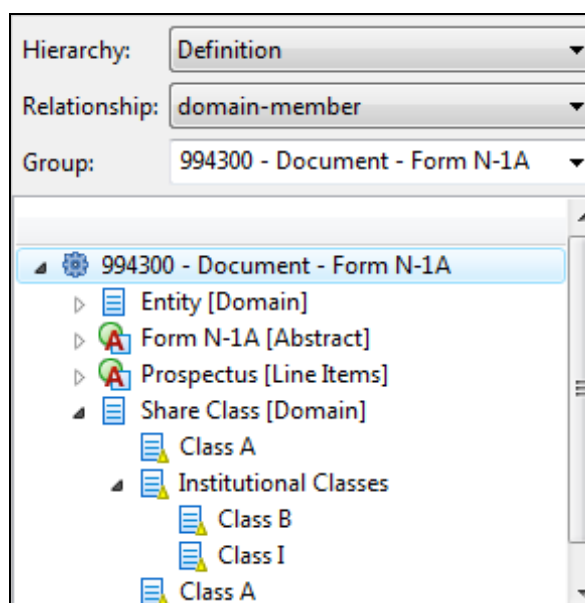
In a Prospectus Extension, each share class code MUST be the element name used to denote the fund series. The element “label” may be any other mnemonic.

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 “Class A” appears as the label of share classes for both the equity and fixed income funds.

Figure 4. Declarations of Class Elements

Element Name	Standard Label	Item Type	Period	Abstract	Place Under Domain Element
Group1	Institutional Classes	Domain	Duration	No	Share Class [Domain]
C000111111	Class A	Domain	Duration	No	Share Class [Domain]
C000111112	Class B	Domain	Duration	No	Group1
C000111113	Class I	Domain	Duration	No	Group1
C000111114	Class A	Domain	Duration	No	Share Class [Domain]

It is important that the relationships specified in the rightmost column of Figure 4 above appear in the extension taxonomy as “members” in a hierarchy under the “Share Classes” domain. In a typical taxonomy editor they will appear as in Figure 5 below.

Figure 5. Placement of Share Class Elements

The Series, Index and Class identifiers declared in Sections 4 and 5 above, are stored in the extension taxonomy and are sufficient for most instance tagging. The last area requiring extensions is the modification of labels.

6 Element Labels

The taxonomy assigns labels to all elements, but some of the labels may not be a good match to the concept being expressed.

An example that will be shown in Figure 17 below is the use of the taxonomy element “Maximum Sales Charge Imposed on Purchases over Offering Price” to represent the line item “Maximum Sales Load Imposed on Purchases over Offering Price”. The element’s standard label can be changed to “Maximum Sales Load Imposed on Purchases over Offering Price”.

The preparer changes labels in the taxonomy extension, and usually does so before beginning to create the instance. Preparers should make sure that when assigning a new label, the new language setting for the label is “English (United States)” or “en-US”, *not* simply “English”.

7 Instance Basics

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\abc-20090630.xml”.

Only two types of numbers appear in a prospectus – dollar amounts and ratios. Therefore, preparers only need two “unit declarations”, as shown in Figure 6 below.

Figure 6. Required Unit Declarations

Unit ID	Measure
usd	iso4217:USD
ratio	xbri:pure

Facts in an instance are organized into contexts. A context is composed of an id, identifier, scheme, period, and axes that define which series, index or share class it references.

Many software products 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 very predictable:

- The *id* only needs to start with a letter. In this example they are simply numbered C01 through C10.
- The *identifier* MUST be the ten-digit CIK of the filer. In the example, it is assumed that investment company ABC has CIK 0007777777.
- The *scheme* MUST be "http://www.sec.gov/CIK".
- 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 ten contexts needed in the current example are shown in Figure 7 below. Note that the only variation from row to row is the combination of Series and Index [Axis] and Share Class [Axis].

Figure 7. Context Detailed Declarations

ID	Period	Identifier	Scheme	Series and Index [Axis]	Share Class [Axis]
C01	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK		
C02	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK	S000999998	
C03	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK	S000999999	
C04	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK	XyzEquityIndex	
C05	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK	UvwBondIndex	
C06	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK	S000999998	Group1
C07	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK	S000999998	C001111111
C08	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK	S000999998	C001111112
C09	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK	S000999998	C001111113
C10	2009-06-30,2009-06-30	0007777777	http://www.sec.gov/CIK	S000999999	C001111114

It may be helpful to visualize these ten contexts as occupying cells in a table as in Figure 8 below. Many of the cells are empty because the combination of series and class is not meaningful.

Figure 8. Contexts Visualized in a Table

Share Class Axis: (empty) Group1 ("Non-Institutional Classes") C001111111 ("Class A") C001111112 ("Class B") C001111113 ("Class I") C001111114 ("Class A")	Series and Index Axis: (empty) S000999998 S000999999 UVW XYX ("ABC Equity Fund") ("ABC Fixed Fund") Bond Index Equity Index				
	C01	C02	C03	C04	C05
		C06			
		C07			
		C08			
		C09			
			C10		

Context C01 in this example is called the *required context*. This is the context for facts about the entire prospectus. There are three facts that must appear in any prospectus, as shown in Figure 9 below. All date values must appear in the format CCYY-MM-DD.

Figure 9. Facts Required in Every Prospectus

Element Label	Fact Value	Fact Context
Form N-1A [Abstract]	-	-
Registration Statement Filing Date	2009-06-30	C01
Registration Statement Effective Date	2009-07-31	C01
Prospectus Date	2009-07-31	C01

The Form N-1A requirement related to submitting Risk/Return Summary information in interactive data format provides, among other things, that the tagged information must 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.

Contexts C02 and C03 specify the series but not a share class. These contexts are mainly used for narrative text, headings, and footnotes as will be seen starting with Section 8 below.

Contexts C06 through C10 are for data that is specific to one or more share class, and is covered starting with Section 10 below.

Contexts C04 and C05 are for Market Index data points as seen in Section 15 below.

8 Objective & Expenses, Headings & Narratives

The first few elements underneath the “Prospectus [Line Items]” element in the taxonomy, as shown in Figure 10 below, illustrate the key points about the use of Headings and Narratives. Elements labeled “[Abstract]” are used only in a hierarchy to group related elements together.

Figure 10. Headings & Narratives for Objectives & Expenses

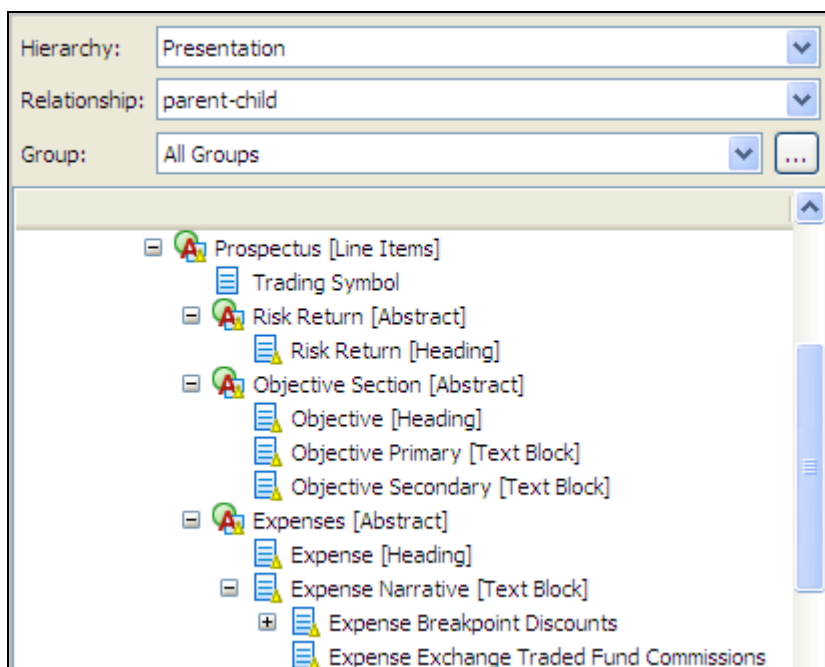


Figure 11 below shows how the different types of elements might be populated with facts. The figure shows context “C02” at the top of the column containing the facts, because all the facts in this example are about the ABC Equity Fund but are not specific to any particular class. Cells labeled as “Abstract” can never be populated with data.

Figure 11. Example of Heading & Narrative Facts

Element Label	C02
Risk Return [Abstract]	(Abstract)
Risk Return [Heading]	RISK/RETURN SUMMARY
Objective Section [Abstract]	(Abstract)
Objective [Heading]	INVESTMENT OBJECTIVES
Objective Primary [Text Block]	The Fund's investment objective is total return. The Fund will seek to achieve its objective through a mix of current income and capital appreciation as determined by the Fund's investment adviser. We invest, under normal circumstances, at least 80% of the Fund's investable assets in equities. For purposes of this policy, equities include all common and preferred stocks. The term "investable assets" in this prospectus refers to the Fund's net assets plus any borrowings for investment purposes.
Objective Secondary [Text Block]	Capital preservation is a secondary objective.
Expenses [Abstract]	(Abstract)
Expense [Heading]	FEES AND EXPENSES
Expense Narrative [Text Block]	<P>This table shows the sales charges, fees and expenses that you may pay if you buy and hold shares of each class of the Fund - Class A, B, and I. Each share class has different (or no) sales charges — known as loads — and expenses, but represents an investment in the same Fund. Class I shares are available only to a limited group of investors. Sales charges may be reduced or eliminated in certain circumstances, typically for large purchases. </P> <P>For more information about which share class may be right for you, see "How to Buy, Sell and Exchange Shares of the Fund." </P>
Expense Breakpoint Discounts	Sales charges may be reduced or eliminated in certain circumstances, typically for large purchases.
Expense Exchange Traded Fund Co...	-
Shareholder Fees [Abstract]	(Abstract)

The elements whose label ends with [Heading] have a short fragment of text which may (but need not) be in all capitals.

The first element labeled [Text Block] is for prospectus text that describes the fund's primary objectives. Likewise, the next element is for secondary objectives, and may be left blank if there are no secondary objectives.

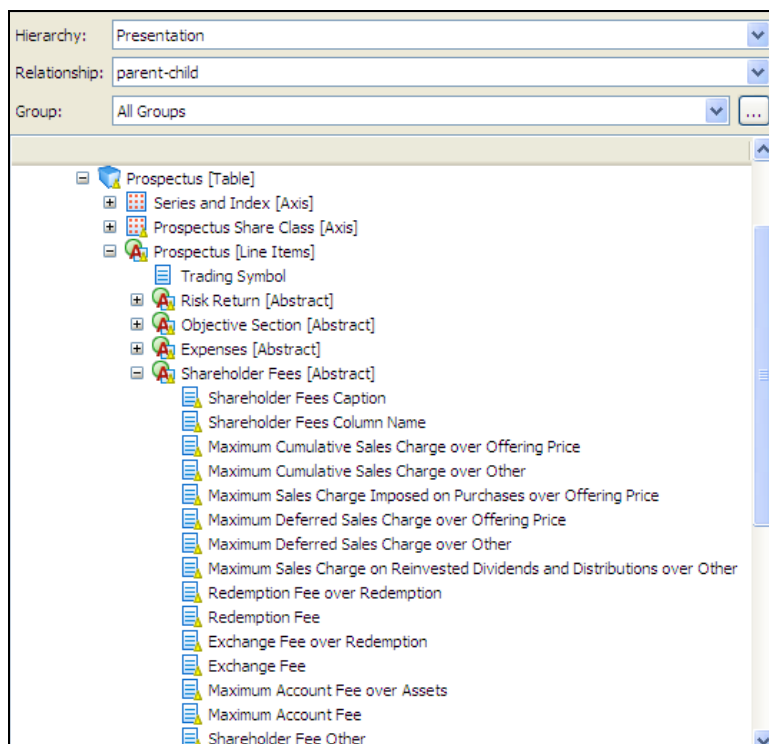
The content of "Expense Narrative [Text Block]" in this example illustrates that the preparer may achieve formatting effects by inserting tags in HTML (HTML is the language used for formatting Web pages). In this example, there are two paragraphs, each enclosed by a pair of HTML tags <P> and </P> denoting paragraphs. Any element labeled [Text Block] may contain HTML tags.

Note that the content of the next element, "Expense Breakpoint Discounts", duplicates some of the text that appears in the fact immediately preceding it. This is intentional. The "Expense Breakpoint Discounts" element must be populated in the disclosure if, in fact, breakpoint discounts are offered.

Because this example is not an Exchange Traded Fund (ETF), there is no ETF commissions disclosure and so the next element remains empty.

9 Shareholder Fees Table

The Shareholder Fees table illustrates the use of Share Class identifiers and numeric data of different types. Figure 12 below shows the table as it appears in the taxonomy.

Figure 12. Shareholder Fees Table Elements

Elements whose label ends with the word “Caption” should be used like a “Heading” as described in Section 8 above.

Elements whose label ends with “Column Name” are text facts to be populated in a table that has multiple columns for different share classes; see Figure 15 below.

The naming convention for ratios uses the word “over” to indicate a ratio of a numerator to denominator, which are invariably 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. See Figure 13 below.

Figure 13. Examples of Ratio Elements & Related Amounts

Frequently Reported Ratio	Alternative Amount Reported
Exchange Fee over Redemption	Exchange Fee
Maximum Account Fee over Assets	Maximum Account Fee
Maximum Cumulative Sales Charge over Offering Price	Maximum Cumulative Sales Charge over Other
Maximum Deferred Sales Charge over Offering Price	Maximum Deferred Sales Charge over Other
Redemption Fee over Redemption	Redemption Fee

Consider the sample data in Figure 14 below. The preparer must choose an appropriate element from the taxonomy that corresponds to each row (line item) of the table. Here is an appropriate mapping:

- Maximum sales charge (load) imposed on purchases (as a percentage of offering price)
 - Element “Maximum Sales Charge Imposed on Purchases over Offering Price” has the same meaning.

- Maximum deferred sales charge (load) (as a percentage of the lower of original purchase price or sale proceeds)
 - Element “Maximum Deferred Sales Charge over Other”. The preparer should assign a label to the element in this case that will correctly convey the terms of the deferred sales charges.
- Maximum sales charge (load) imposed on reinvested dividends and other distributions
 - Element “Maximum Sales Charge on Reinvested Dividends and Distributions over Other”. The preparer has chosen to insert this row into the table even though it has a value of “none”.
- Redemption Fees
 - Element “Redemption Fee”. The values in this example are all “none”.
- Exchange Fee
 - Element “Exchange Fee”. The values in this example are all “none”.
- Small Balance Account Fee
 - Element “Shareholder Fee Other”. This element has the type “Nonnegative Monetary” and therefore is appropriate for expressing the value “\$15”.

Figure 14. Sample Shareholder Fees Data

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

In Figure 15 below the sample data has been put into an XBRL instance.

The value “None” translates into a “Nil valued” fact. It is *not* necessary to assign nil values to all other unreported elements.

Percentages translate into values that are not scaled, so that 4.5% = .045.

Figure 15. Sample Data as Facts in the Shareholder Fees Table

Prospectus [Line Items]		Share Class [Domain]			
		Non-institutional Classes		Class I	
		Class A	Class B		
Prospectus [Line Items]	Shareholder Fees [Abstract]	(Abstract)	(Abstract)	(Abstract)	(Abstract)
	Shareholder Fees Caption	Shareholder Fees (paid directly from your investment)			
	Shareholder Fees Column Name	-	Class A	Class B	Class I
	Maximum Cumulative Sales Charge over Offering Price	-	-	-	-
	Maximum Cumulative Sales Charge over Other	-	-	-	-
	Maximum Sales Charge Imposed on Purchases over Offering Price	-	0.045	(Nil)	(Nil)
	Maximum Deferred Sales Charge over Offering Price	-	-	-	-
	Maximum Deferred Sales Charge over Other	-	0.01	0.05	(Nil)
	Maximum Sales Charge on Reinvested Dividends and Distributions over Other	-	(Nil)	(Nil)	(Nil)
	Redemption Fee over Redemption	-	-	-	-
	Redemption Fee	-	(Nil)	(Nil)	(Nil)
	Exchange Fee over Redemption	-	-	-	-
	Exchange Fee	-	(Nil)	(Nil)	(Nil)
	Maximum Account Fee over Assets	-	-	-	-
	Maximum Account Fee	-	-	-	-
	Shareholder Fee Other	-	15	15	(Nil)

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.

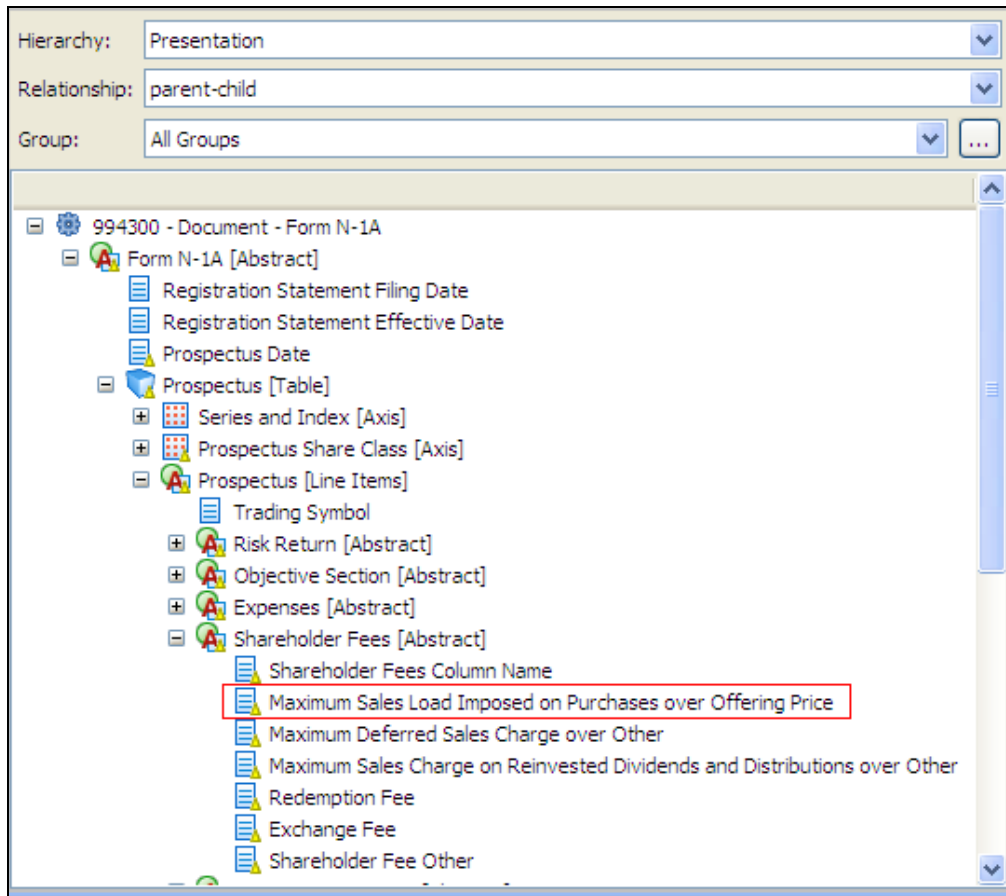
Numeric data also requires a “unit”. As noted in Figure 6 above, a prospectus only needs two units: “usd” and “ratio”. The elements “Redemption Fee” and “Redemption Fee over Redemption” represent two different types. “Redemption Fee” is a monetary amount and should use the “usd” unit and “Redemption Fee over Redemption” is a ratio and should use the “ratio” unit. The same logic applies for “Exchange Fee” and “Exchange Fee over Redemption”.

Figure 16 below shows the details behind each of the values for the Class B data in Figure 15 above.

Figure 16. Details of Facts in the Shareholder Fees Table

Element Label	Attr	C08			
		Value	Unit	Decimals	Nil
Form N-1A [Abstract]		(Abstract)			
Prospectus [Table]		(Abstract)			
Prospectus [Line Items]		(Abstract)			
Shareholder Fees [Abstract]		(Abstract)			
Shareholder Fees Column Name		Class B			
Maximum Sales Charge Imposed on Purchases over Offering Price		(Nil)	ratio		true
Maximum Deferred Sales Charge over Other		5%	ratio	INF	
Maximum Sales Charge on Reinvested Dividends and Distributions over Other		(Nil)	ratio		true
Redemption Fee		(Nil)	usd		true
Exchange Fee		(Nil)	usd		true
Shareholder Fee Other		15	usd	INF	

Finally, the element “Shareholder Fee Other” represents the value for “Small Balance account fee”. The preparer can correct this in the taxonomy extension by changing the Standard Label of that element as explained in Section 6 above.

Figure 17. Label of “Maximum Sales Charge” Element Modified to Match the Prospectus Label

10 Operating Expenses Table

The Operating Expenses Table illustrates the use of calculation relationships. Figure 18 below shows the table as it appears in the taxonomy. The “Operating Expenses Caption” and “Operating Expenses Column Name” elements are used in a way analogous to the captions and column names in Section 9 above.

Figure 18. Operating Expenses Table, Presentation View

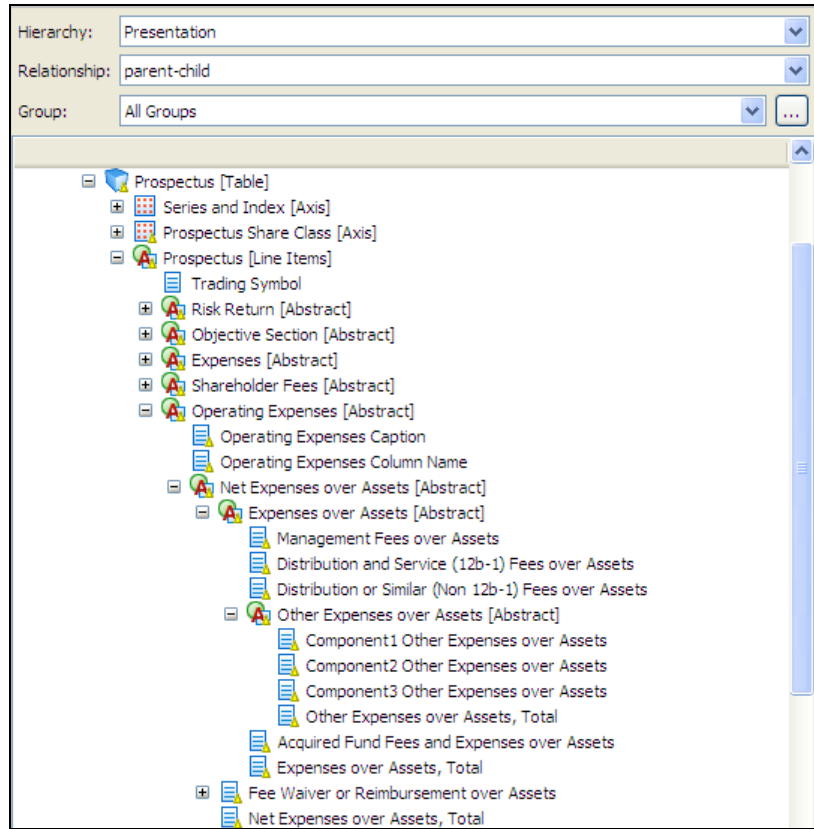


Figure 19 below shows sample operating expenses data as shown in an actual prospectus. Note that all the figures are percentages; therefore a figure shown as (say) “.26” means “.26%” or “0.0026”.

Figure 19. 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	-.21	-.22	-.16
= Net annual Fund operating expenses	.85	1.54	.60

Figure 20 below shows the same sample data as it appears in the XBRL instance.

Figure 20. Sample Data as Facts in the Operating Expenses Table, Presentation View

Element Label	Attr	C07	C08	C09
		Value	Value	Value
Operating Expenses [Abstract]		(Abstract)	(Abstract)	(Abstract)
Operating Expenses Caption	↔	-	-	-
Operating Expenses Column Name	↔	Class A	Class B	Class I
Net Expenses over Assets [Abstract]		(Abstract)	(Abstract)	(Abstract)
Expenses over Assets [Abstract]		(Abstract)	(Abstract)	(Abstract)
Management Fees over Assets	↔	.0050	.0050	.0050
Distribution and Service (12b-1) Fees over...	↔	.0030	.0100	(Nil)
Distribution or Similar (Non 12b-1) Fees ov...	↔	-	-	-
Other Expenses over Assets [Abstract]		(Abstract)	(Abstract)	(Abstract)
Component1 Other Expenses over Assets	↔	-	-	-
Component2 Other Expenses over Assets	↔	-	-	-
Component3 Other Expenses over Assets	↔	-	-	-
Other Expenses over Assets, Total	↔	.0026	.0026	.0026
Acquired Fund Fees and Expenses over As...	↔	-	-	-
Expenses over Assets, Total	↔	.0106	.0176	.0076
Fee Waiver or Reimbursement over Assets	↔	-.0021	-.0022	-.0016
Net Expenses over Assets, Total	↔	.0085	.0154	.0060

The taxonomy contains calculation relationships that ensure consistency of the fact values in the Operating Expenses table. Figure 21 below shows the calculation relationships. All of the weights are "1" and therefore the Fee Waiver or 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.

Figure 21. Operating Expenses Table, Calculation View

Hierarchy:	Calculation
Relationship:	summation-item
Group:	994300 - Document - Form N-1A
	Weight
994300 - Document - Form N-1A	
Net Expenses over Assets	
Expenses over Assets	1
Management Fees over Assets	1
Distribution and Service (12b-1) Fees over Assets	1
Distribution or Similar (Non 12b-1) Fees over Assets	1
Other Expenses over Assets	1
Component1 Other Expenses over Assets	1
Component2 Other Expenses over Assets	1
Component3 Other Expenses over Assets	1
Acquired Fund Fees and Expenses over Assets	1
Fee Waiver or Reimbursement over Assets	1

Figure 22 below shows the same data as Figure 20 above, only rearranged in the calculation relationships with the Net Expenses as the sum of the Expenses and the Fee Waiver, Expenses as the sum of Management and other fees, and so on.

Figure 22. Sample Data for Operating Expenses, Calculation View

Element Label	Weight	C07 All Units	
		Value	Calc Value
Net Expenses over Assets		.0085	0.0085
Expenses over Assets	+	.0106	0.0106
Management Fees over Assets	+	.0050	0.0050
Distribution and Service (12b-1) Fees over Assets	+	.0030	0.0030
Other Expenses over Assets	+	.0026	0.0026
Fee Waiver or Reimbursement over Assets	+	-.0021	-0.0021

An interactive data prospectus must not be filed with the SEC EDGAR system having calculation inconsistencies; the values shown in the Operating Expenses table must sum correctly.

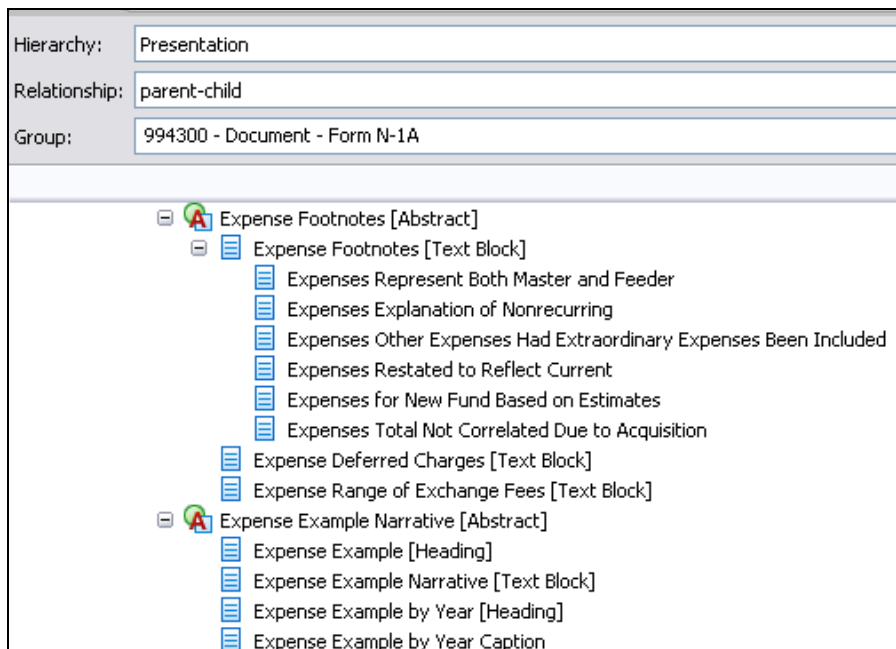
11 Expense Footnotes & Expense Example Narrative

Figure 23 below shows sections containing the elements for footnotes to the Shareholder Fees and the Operating Expenses as well as the narrative for the Expense Example, all of which are required by the instructions on Form N-1A.

Preparers place the text of all footnotes for both tables in the “Expense Footnotes [Text Block]” element and also copy the relevant text of required disclosures into the other elements (not text blocks), much as was shown for the Expense Narrative text in Figure 11 above.

The two elements “Expense Deferred Charges [Text Block]” and “Expense Range of Exchange Fees [Text Block]” are somewhat unique; Form N-1A allows the footnotes to the expense tables to actually contain other tabular data. If used, such data would have to appear in these two text blocks, preferably laid out with HTML tags to preserve its tabular layout.

Figure 23. Expense Footnotes & Expense Example Narrative, Presentation View



12 Expense Example Table

Form N-1A requires an Expense Example. Tabular expense data provides a good illustration of how the taxonomy accommodates source data that has a different tabular layout than that directly supported. This taxonomy section is shown in Figure 24 below and appears to support a table layout in which the years are along the vertical axis and different share classes are along the horizontal axis.

Figure 24. Expense Example Table, Presentation View

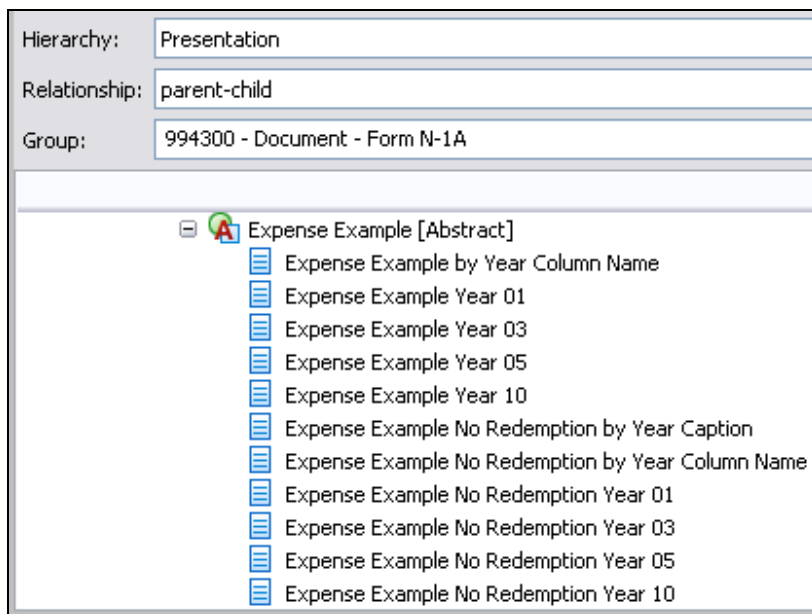


Figure 25 below shows sample data as laid out in an actual prospectus. Note that the years are laid out along the horizontal axis and share classes are laid out along the vertical axis.

Figure 25. Sample Expense Example Data

Example (Redemption)	One Year	Three Years	Five Years	Ten 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

This is not an obstacle because each fact in an interactive data (XBRL) file is independently associated with a context and the context can be arranged in a variety of different ways. Figure 26 below shows how the share classes can be placed along the vertical axis, and the captions and years along the horizontal axis. The phrase “Column Name” in the element name only suggests one possible layout; as the figure shows, “column” headings work equally as well as “row” headings. 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.

Figure 26. Expense Example Table, Sample Data in Original Layout

Expense Example Narrative [Abstract]		Expense Example [Abstract]				
Expense Example by Year Caption	Expense Example by Year Column Name	Expense Example Year 01	Expense Example Year 03	Expense Example Year 05	Expense Example Year 10	
Example (Redemption)	-	-	-	-	-	
Class A shares	-	533	752	989	1,668	
Class B shares	-	657	883	1,034	1,783	
Class I shares	-	61	227	407	927	

Once the interactive data has been put into an instance, it can be redisplayed in a variety of ways. Figure 27 below shows that transposing the horizontal and vertical axes place the share classes as the horizontal axis of the table.

Figure 27. Expense Example Table, Sample Data Transposed

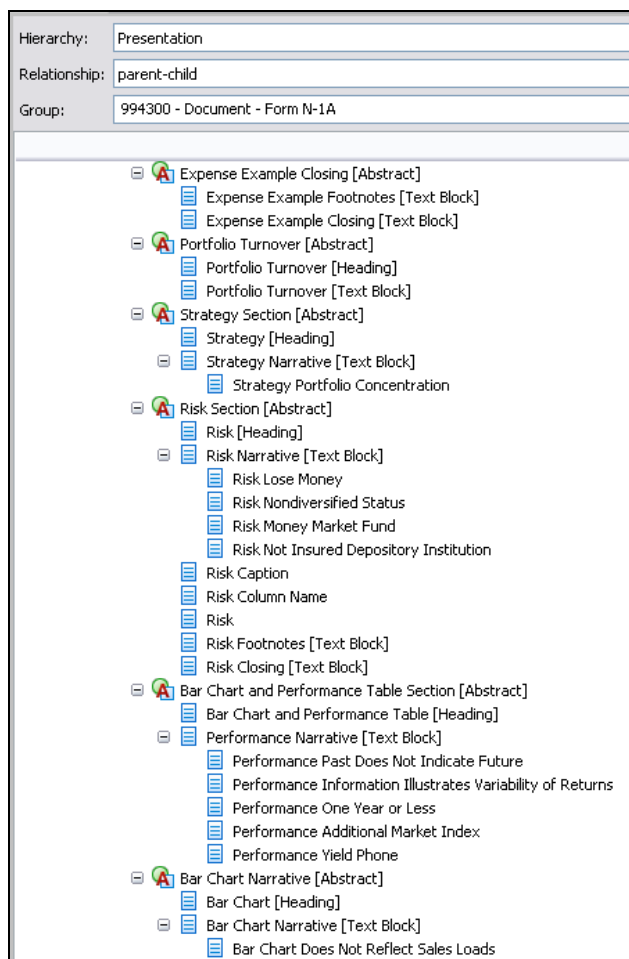
Expense Example Narrative [Abstract]		Share Class [Domain]		
Expense Example by Year Caption	Expense Example by Year Column Name	Class A	Class B	Class I
Example (Redemption)	-	-	-	-
Expense Example Year 01	-	533	657	61
Expense Example Year 03	-	752	883	227
Expense Example Year 05	-	989	1,034	407
Expense Example Year 10	-	1,668	1,783	927

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).

13 References in Additional Narrative Sections

Several narrative sections appear in the prospectus after the Expense Example tables and before the Bar Chart and Performance Table. These elements, shown in Figure 28 below, are organized like the narrative sections described in Section 8 above with a heading, one or more text blocks, and additional tags that address specific disclosure requirements in Form N-1A.

Figure 28. Narrative Sections Appearing after the Expense Example, Presentation View



The taxonomy includes *references* and *documentation* for each element that can be used in an instance ([Abstract] elements, for example, have no references). A reference locates a specific bullet point or paragraph in Form N-1A or its instructions. For example, Figure 29 below shows an extract of Form N-1A.

Figure 29. 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.*

The element “Risk Lose Money” has a reference with the reference information as shown in Figure 30 below. This required disclosure in Form N-1A is the reason the “Risk Lose Money” element exists.

Figure 30. The Reference Information for Element “Risk Lose Money”

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

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.

14 Bar Chart Table

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 of the fund. These elements are “Annual Return 1990” through “Annual Return 2012”. This reduces the number of contexts needed in instances.

Figure 31. Bar Chart Table, Presentation View

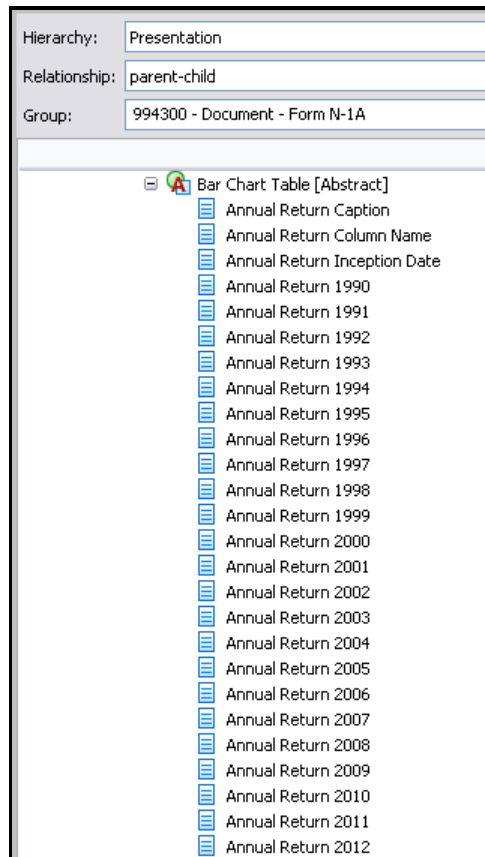


Figure 32 below shows an example of a bar chart that appears in a prospectus. The instance will not contain the graphic, but only the individual data points. The return for each year is expressed as a ratio to four decimal places.

Figure 32. Sample Annual Returns Data

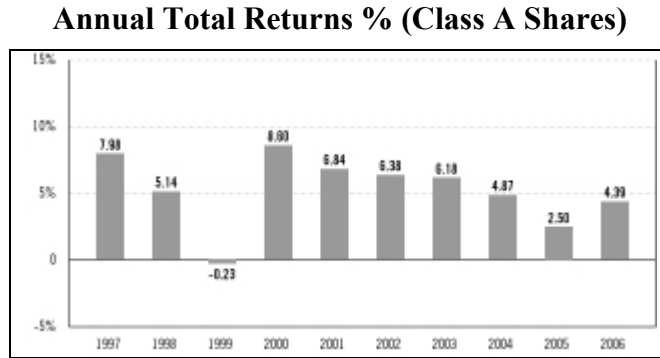


Figure 33 below shows the facts appearing in the resulting instance. As in Figure 26 above, the share class is shown on the vertical axis.

Figure 33. Example Annual Return Data Table, Transposed

Page		Period : 2009-06-30	Identifier : 0007777777	Series and Index [Axis] ABC Equity Fund								
Prospectus [Line Items]		Prospectus [Line Items]										
		Bar Chart Table [Abstract]										
		Annual Return Caption	Annual Return 1997	Annual Return 1998	Annual Return 1999	Annual Return 2000	Annual Return 2001	Annual Return 2002	Annual Return 2003	Annual Return 2004	Annual Return 2005	Annual Return 2006
Prospect...	Class A	Annual Total Returns % (Class A Shares)	0.0798	0.0514	-0.0023	0.0880	0.0634	0.0633	0.0618	0.0437	0.0250	0.0433

15 Highest & Lowest Returns Narrative

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 must be tagged separately. Figure 34 below shows all the elements in the Bar Chart Closing section, which also includes, at the end, the narrative that begins the Performance Table section.

Figure 34. Bar Chart Closing Narrative

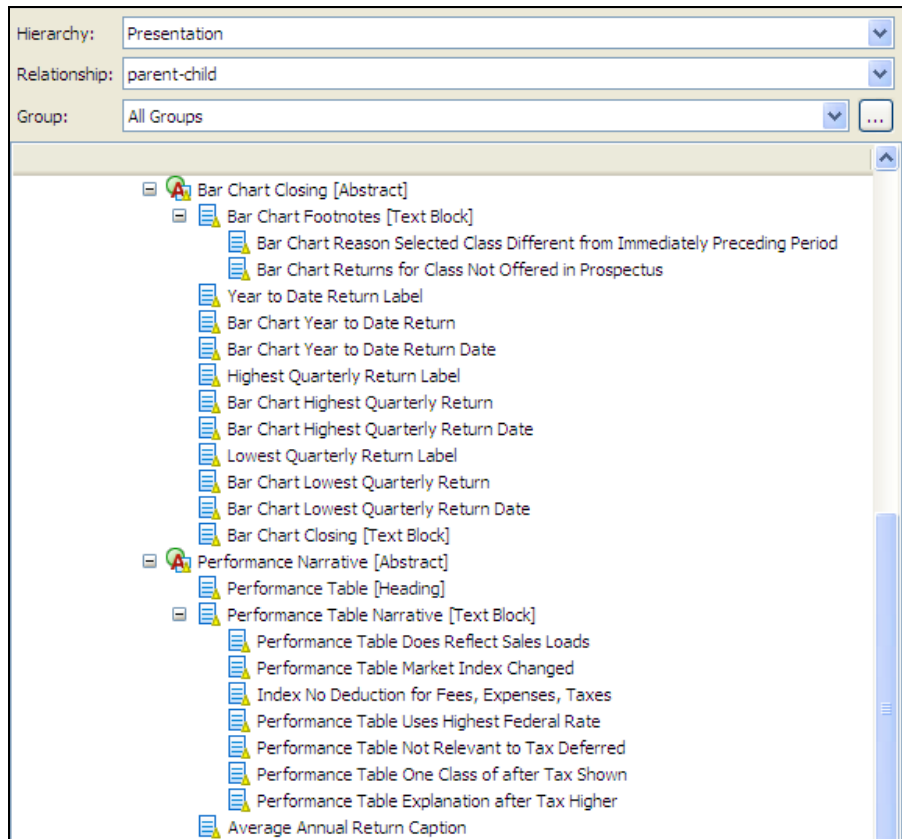


Figure 35 below shows the corresponding section of a prospectus. There is a footnote for the bar chart, a narrative that contains the year-to-date return, a small table for the best and worst quarter’s performance, and then a paragraph introducing the Performance Table that follows.

Figure 35. Sample Annual Returns Footnote & Highest & Lowest Returns

¹ These annual total returns do not include sales charges. If the sales charges were included, the annual total returns would be lower than those shown. Without the management fee waiver and the distribution and service (12b-1) fee waiver, the annual returns would have been lower, too.

The total return for Class A shares from 1-1-07 through 9-30-07 was 3.39 %.

BEST QUARTER: 4.77%	WORST QUARTER: -2.71%
(2nd quarter of 1997)	(2nd quarter of 2004)

Class L, M, R and Class X shares are new classes and no performance information is available for these new share classes. The following Average Annual Total Returns table only reflects performance information for share classes that have at least one calendar year of operations.

The text, table, and figures shown above would appear in an instance as in Figure 36 below. Elements whose name ends in “Caption” or “Label” are simple text strings. The performance figures are ratios expressed to four decimal places and decimals of “INF”. The text block elements use HTML tags such as <P> (paragraph), <SUP> (superscript) and <TABLE> to achieve the desired formatting. The calendar quarters are designated in the form of a date corresponding to the end of the quarter, as for example 2007-09-30 for the third quarter of 2007.

Figure 36. Sample Annual Returns Footnote, Highest & Lowest Returns in an Instance

Element Label	Value
Form N-1A [Abstract]	(Abstract)
Prospectus [Table]	(Abstract)
Prospectus [Line Items]	(Abstract)
Bar Chart Table [Abstract]	(Abstract)
Annual Return Caption	Annual Total Returns % (Class A Shares)
Annual Return 1997	0.0798
Annual Return 1998	0.0514
Annual Return 1999	-0.0023
Annual Return 2000	0.0880
Annual Return 2001	0.0634
Annual Return 2002	0.0633
Annual Return 2003	0.0618
Annual Return 2004	0.0437
Annual Return 2005	0.0250
Annual Return 2006	0.0433
Bar Chart Closing [Abstract]	(Abstract)
Annual Return Footnotes [Text Block]	<P>¹These annual total returns do not include sales charges. If the sales charges were included, the annual total returns would be lower than those shown. Without the management ...
Year to Date Return Label	Total return for Class A Shares
Bar Chart Year to Date Return	0.0339
Bar Chart Year to Date Return Date	2007-09-30
Highest Quarterly Return Label	BEST QUARTER
Bar Chart Highest Quarterly Return	0.0477
Bar Chart Highest Quarterly Return Date	1997-06-30
Lowest Quarterly Return Label	WORST QUARTER
Bar Chart Lowest Quarterly Return	-0.0271
Bar Chart Lowest Quarterly Return Date	2004-06-30
Bar Chart Closing [Text Block]	The total return for Class A shares from 1-1-07 through 9-30-07 was 3.39 %. <TABLE cellPadding=0 width="100%" border=1 margin="0" cellm ...
Performance Narrative [Abstract]	(Abstract)
Performance Table Narrative [Text Block]	The following Average Annual Total Returns table only reflects performa ...

16 Performance Table

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, and for the life of the fund. Rather than create a separate context element in the instance for each such period, all are simply defined as "...Return01" "...Return05" "...Return10" and "...ReturnSinceInception".

Figure 37. Performance (Average Annual Return) Table, Presentation View

Hierarchy:	Presentation
Relationship:	parent-child
Group:	994300 - Document - Form N-1A

- [-] Performance Table Section [Abstract]
 - [-] Average Annual Return Column Name
 - [-] Average Annual Return [Abstract]
 - [-] Average Annual Return Label
 - [-] Average Annual Return Year 01
 - [-] Average Annual Return Year 05
 - [-] Average Annual Return Year 10
 - [-] Average Annual Return Since Inception
 - [-] Average Annual Return Inception Date
 - [-] Average Annual Return after Taxes on Distributions [Abstract]
 - [-] Average Annual Return after Taxes on Distributions Label
 - [-] Average Annual Return after Taxes on Distributions Year 01
 - [-] Average Annual Return after Taxes on Distributions Year 05
 - [-] Average Annual Return after Taxes on Distributions Year 10
 - [-] Average Annual Return after Taxes on Distributions Since Inception
 - [-] Average Annual Return after Taxes on Distributions Inception Date
 - [-] Average Annual Return after Taxes on Distributions and Sales [Abstract]
 - [-] Average Annual Return after Taxes on Distributions and Sales Label
 - [-] Average Annual Return after Taxes on Distributions and Sales Year 01
 - [-] Average Annual Return after Taxes on Distributions and Sales Year 05
 - [-] Average Annual Return after Taxes on Distributions and Sales Year 10
 - [-] Average Annual Return after Taxes on Distributions and Sales Since Inception
 - [-] Average Annual Return after Taxes on Distributions and Sales Inception Date
 - [-] Market Index Return [Abstract]
 - [-] Market Index Return Label
 - [-] Market Index Return Year 01
 - [-] Market Index Return Year 05
 - [-] Market Index Return Year 10
 - [-] Market Index Return Since Inception
 - [-] Market Index Return Inception Date
 - [-] Money Market Seven Day Yield Caption
 - [-] Money Market Seven Day Yield Column Name
 - [-] Money Market Seven Day Yield Phone
 - [-] Money Market Seven Day Yield
 - [-] Money Market Seven Day Tax Equivalent Yield
 - [-] Thirty Day Yield Caption
 - [-] Thirty Day Yield Column Name
 - [-] Thirty Day Yield Phone
 - [-] Thirty Day Yield
 - [-] Thirty Day Tax Equivalent Yield

The prospectus annual return data often appear in a prospectus laid out as tables that do not reflect the overall arrangement or order of line items or share classes in the taxonomy. For example, as Figure 38 below shows, classes B and I may be presented in one table, followed by share class A.

Figure 38. Sample Performance Data

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(3-5-2007)
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	
Index % (reflects no deduction for fees, expenses or taxes)				
Xyz Index	4.33	5.06	6.24	
Uvw Index	4.06	4.53	5.52	

To illustrate how the data from the original prospectus is tagged as facts, Figure 39 below shows the tagged data (each of the individual facts) laid out approximately as the original prospectus was laid out above. Groups of rows or individual rows are shown separately. Each consists of a row (vertical) selection from either the “Series and Index” or “Share Class” Axis, while the column (horizontal) selection is always from the taxonomy line items.

Figure 39. Tabular Layouts for Performance (Average Annual Return) Table

The screenshot displays five separate table views from the XBRL software, each representing a different section of the performance data. Each view includes a header for 'Prospectus [Line Items]' and 'Performance Table Section [Abstract]'. The data is organized into columns for 'Average Annual Return' at various time points (Year 01, Year 05, Year 10) and 'Average Annual Return Since Inception'. The rows represent different share classes (Class B, Class I, Class A) and index types (Xyz Index, Uvw Index).

View	Series and Index [Axis]	Domain	Label	Year 01	Year 05	Year 10	Since Inception
1	Share Class	Class B	Return Before Taxes	(Nil)	(Nil)	(Nil)	2007-03-05
1	Share Class	Class I	Return Before Taxes	0.0461	0.0511	0.0546	(Nil)
2	Series and Index [Axis]	ABC Equity Fund	Class A Shares % Return Before Taxes	-0.003	0.0389	0.0475	
3	Series and Index [Axis]	ABC Equity Fund	Return After Taxes on Distributions	-0.0201	0.0215	0.0245	
4	Series and Index [Axis]	ABC Equity Fund	Return After Taxes on Distributions and Sale of Fund Shares	-0.0023	0.0227	0.0260	
5	Series and Index [Axis]	XYZ Equity Index	Xyz Index	0.0433	0.0506	0.0624	
5	Series and Index [Axis]	UVW Bond Index	Uvw Index	0.0406	0.0453	0.0552	

Figure 40 below shows the same facts in an alternative layout with each fact in a column corresponding to its context as detailed in Figure 7 above.

Figure 40. Performance (Average Annual Return) Table Contexts

Element Label	C01	C04	C05	C07	C08	C09
	Value	Value	Value	Value	Value	Value
Performance Table Section [Abstract]	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)
Average Annual Return Column Name	-	-	-	Class A Shares %	Class B Shares	Class I Shares
Average Annual Return [Abstract]	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)
Average Annual Return Label	-	-	-	Return Before Taxes	Return Before Taxes	Return Before Taxes
Average Annual Return Year 01	-	-	-	-0.003	(Nil)	0.0461
Average Annual Return Year 05	-	-	-	0.0389	(Nil)	0.0511
Average Annual Return Year 10	-	-	-	0.0475	(Nil)	0.0546
Average Annual Return Since Inception	-	-	-	-	(Nil)	(Nil)
Average Annual Return Inception Date	-	-	-	-	2007-03-05	-
Average Annual Return after Taxes on Distributions [Abstract]	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)
Average Annual Return after Taxes on Distributions Label	-	-	-	Return After Taxes on Distributions	-	-
Average Annual Return after Taxes on Distributions Year 01	-	-	-	-0.0201	-	-
Average Annual Return after Taxes on Distributions Year 05	-	-	-	0.0215	-	-
Average Annual Return after Taxes on Distributions Year 10	-	-	-	0.0245	-	-
Average Annual Return after Taxes on Distributions and Sales [Abstract]	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)
Average Annual Return after Taxes on Distributions and Sales Label	-	-	-	Return After Taxes on Distributions and Sale of Fund Shares	-	-
Average Annual Return after Taxes on Distributions and Sales Year 01	-	-	-	-0.0023	-	-
Average Annual Return after Taxes on Distributions and Sales Year 05	-	-	-	0.0227	-	-
Average Annual Return after Taxes on Distributions and Sales Year 10	-	-	-	0.0260	-	-
Market Index Return [Abstract]	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)	(Abstract)
Market Index Return Label	Index % (reflects o n deduction for fee s, expenses or tax ...)	XYZ Index	UVW Index	-	-	-
Market Index Return Year 01	-	0.0433	0.0406	-	-	-
Market Index Return Year 05	-	0.0506	0.0453	-	-	-
Market Index Return Year 10	-	0.0624	0.0552	-	-	-

While Form N-1A does not state that Performance Table Narratives be included in a footnote, it is commonly presented as such. The taxonomy can be extended to allow a filer to reflect this information in footnotes.

17 Tabular Objectives, Risks & Strategies (Advanced)

Under the revised Form N-1A, each Risk/Return Summary must be presented sequentially for each series. That is, the objectives, strategies, and risks are not supposed to be combined. Where a prospectus sometimes contained disclosures that combined information from more than one fund series of different types, these will now have to be separated into each separate series. The filer should not display information about objectives, risks, or strategies in a tabular form (See Figure 41 **Error! Not a valid bookmark self-reference.**). Instead, the individual disclosures should be presented in the cell aligning to each individual series. In Figure 41 the Principal Risks should be copied into the columns for “ABC Equity Fund” and “ABC Fixed Income Fund” and removed from the “Series and Index [Domain]”.

Figure 41. Column Arrangement of Risks Not Allowed

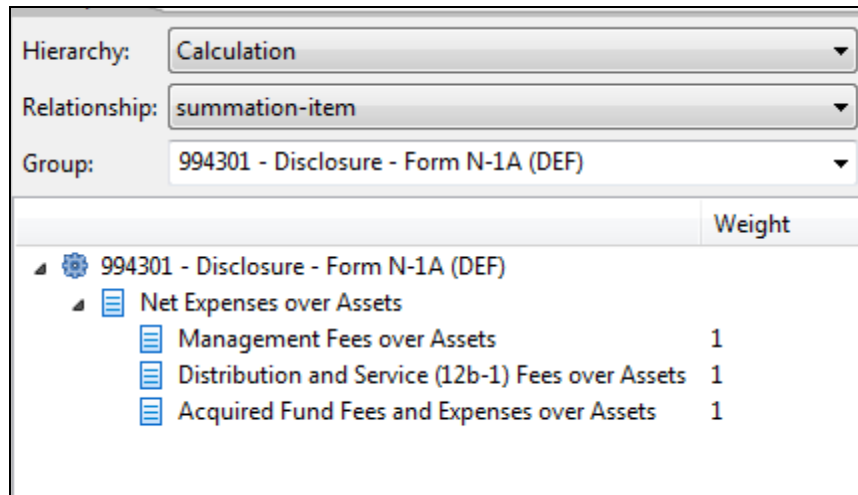
Prospectus [Line Items]		Series or Index [Domain]	
Prospectus Risk Section [Abstract]	(Abstract)	ABC Equity Fund (Abstract)	ABC Fixed Fund (Abstract)
Risk [Heading]	PRINCIPAL RISKS	-	-
Risk Narrative [Text Block]	<p><P>Although we try to invest wisely, all investments involve risks. In addition to the risks described herein, there is always the risk that investments will not perform as we thought they would. Like any mutual fund, investments in the Fund could lose value, and you could lose money. The Fund does not represent a complete investment program. An investment in the Funds is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. </P></p> <p>Credit Risk. Debt obligations are generally subject to the risk that the issuer may be unable to make principal and interest payments when they are due. There is also the risk that the securities could lose value because of a loss of confidence in the ability of the borrower to pay back debt. </p> <p>Interest Rate Risk. Fixed income securities are subject to the risk that the securities could lose value because of interest rate changes. For example, bonds tend to decrease in value if interest rates rise. Debt obligations with longer maturities sometimes offer higher yields, but are subject to greater price shifts as a result of interest rate changes than debt obligations with shorter maturities. </p> <p>Market Risk. There is a possibility that the market value of an investment may move up or down and that its movement may occur quickly or unpredictably. Securities markets are volatile. </p> <p>Emerging Market Securities Risk. In the case of investments in emerging markets securities, many of the applicable risks are heightened and may result in greater volatility in the value of your investment. </p>	-	-
Risk Lose Money	Like any mutual fund, investment in the Funds could lose value, and you could lose money.	-	-
Risk Not Insured Depository Institution	An investment in the Funds are not bank deposits and are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.	-	-
Risk Caption	RISK MATRX	-	-
Risk Column Name		Equity Fund Risks	Fixed Income Fund Risks
Risk		* Market Risk	* Market Risk
		* Emerging Markets Risk	* Credit Risk
			* Interest Rate Risk
Risk Closing [Text Block]	For more detailed information about the risks associated with the Funds, see "How the Funds Invest".	-	-

18 Customizing Presentation & Calculation (Advanced)

Occasionally, a prospectus will present the Operating Expenses with line items in a different order than that shown in the Operating Expenses (Section 10 above); in even rarer cases, the calculations may be augmented with additional line items. Filers make such changes in the taxonomy extension, and it involves several additional steps:

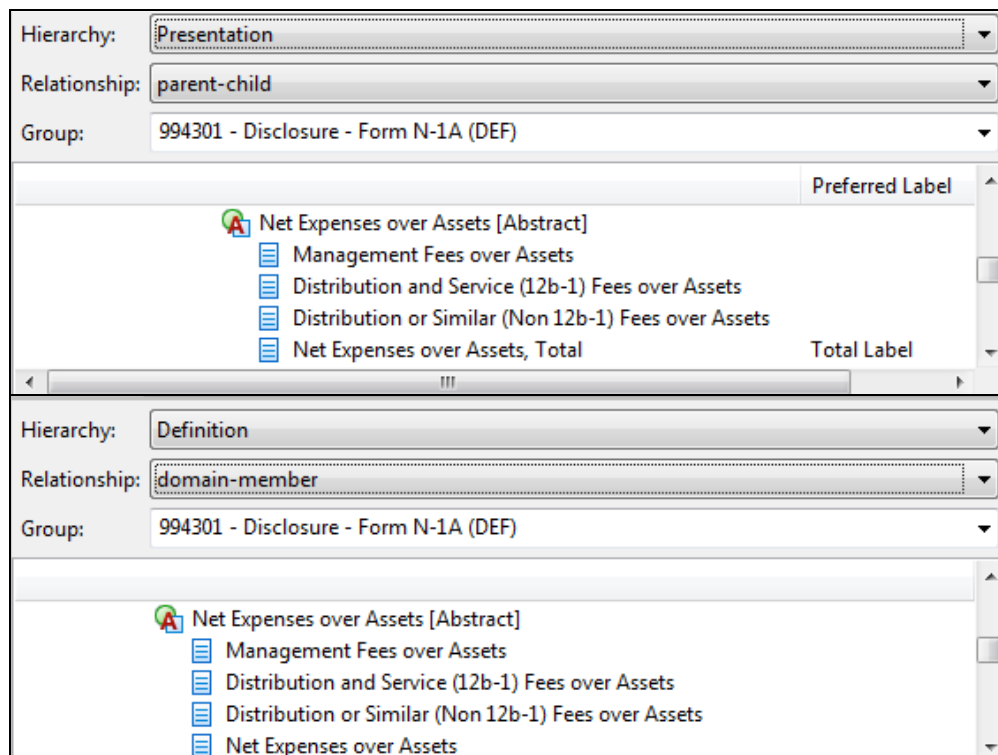
1. Instead of importing "http://taxonomies.xbrl.us/rr/2008/rr-ent-2008-12-31.xsd", the filer's extension taxonomy imports the XBRL schema files "http://taxonomies.xbrl.us/rr/2008/rr-std-2008-12-31.xsd" and "http://xbrl.us/us-gaap/1.0/non-gaap/dei-ent-2008-03-31.xsd".
2. The filer defines a new relationship group in the extension taxonomy to replace the relationship group called "994300 - Document - Form N-1A". For example, the new relationship group for fund family DEF might be called "994301 - Document - Form N-1A (DEF)".
3. The filer copies into that new relationship group all of the presentation, calculation and definition relationships that will be used in the prospectus from group 994300 into (say) group 994301. It may be only a subset of the relationships in the taxonomy that are copied in this way. For example, if the prospectus is not for an Exchange Traded Fund, then presentation relationships involving the element "Expense Exchange Traded Fund Commissions" are not relevant and need not be copied.
4. The filer places all elements created for the fund series (Section 4 above) and share classes (Section 5 above) into the new relationship group.
5. The filer rearranges the calculation relationships shown in Figure 21 above to eliminate unused elements or intermediate subtotals. For example, suppose that a fund had no reimbursements, no acquisitions, and no "other" expenses. The calculation relationships shown in Figure 42 below might better reflect the relationship between the four line items disclosed.

Figure 42. Customized Calculation Relationships in Extension Taxonomy



6. The filer furthermore must rearrange the presentation and definition relationships in the same relationship group 994301 so as to remove links to the unused elements and preserve the correspondence with the calculations. Figure 43 below shows the details of the parent-child and domain-member relationships for the element “Net Expenses over Assets [Abstract]”.

Figure 43. Custom Presentation & Definition Relationships for Customized Calculations



For additional detail about customizing relationships, including guidance for resolving inconsistencies and diagnosing possible error conditions, see the XBRL US GAAP Taxonomies v1.0 Preparers Guide [PG].

19 References

- [PG] XBRL US GAAP Taxonomies v1.0 Preparers Guide
<http://xbrl.us/Documents/PreparersGuide.pdf>

