

1 The Genetic Architecture of Multimodal Human Brain Age

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30 **Abstract**

31 The complex biological mechanisms underlying human brain aging remain incompletely
32 understood, involving multiple body organs and chronic diseases. In this study, we used
33 multimodal magnetic resonance imaging and artificial intelligence to examine the genetic
34 architecture of the brain age gap (BAG) derived from gray matter volume (GM-BAG, $N=31,557$
35 European ancestry), white matter microstructure (WM-BAG, $N=31,674$), and functional
36 connectivity (FC-BAG, $N=32,017$). We identified sixteen genomic loci that reached genome-
37 wide significance ($P\text{-value}<5\times10^{-8}$). A gene-drug-disease network highlighted genes linked to
38 GM-BAG for treating neurodegenerative and neuropsychiatric disorders and WM-BAG genes
39 for cancer therapy. GM-BAG showed the highest heritability enrichment for genetic variants in
40 conserved regions, whereas WM-BAG exhibited the highest heritability enrichment in the 5'
41 untranslated regions; oligodendrocytes and astrocytes, but not neurons, showed significant
42 heritability enrichment in WM and FC-BAG, respectively. Mendelian randomization identified
43 potential causal effects of several exposure variables on brain aging, such as type 2 diabetes on
44 GM-BAG (odds ratio=1.05 [1.01, 1.09], $P\text{-value}=1.96\times10^{-2}$) and AD on WM-BAG (odds
45 ratio=1.04 [1.02, 1.05], $P\text{-value}=7.18\times10^{-5}$). Overall, our results provide valuable insights into
46 the genetics of human brain aging, with clinical implications for potential lifestyle and
47 therapeutic interventions. All results are publicly available at the MEDICINE knowledge portal:
48 <https://labs.loni.usc.edu/medicine>.

49 Main

50 The advent of artificial intelligence (AI) has provided novel approaches to investigate various
51 aspects of human brain health^{1,2}, such as normal brain aging³, neurodegenerative disorders such
52 as Alzheimer's disease (AD)⁴, and brain cancer⁵. Based on magnetic resonance imaging (MRI),
53 AI-derived measures of the human brain age⁶⁻⁸ have emerged as a valuable biomarker for
54 evaluating brain health. More precisely, the difference between an individual's AI-predicted
55 brain age and chronological age – brain age gap (BAG) – provides a means of quantifying an
56 individual's brain health by measuring deviation from the normative aging trajectory. BAG has
57 demonstrated sensitivity to several common brain diseases, clinical variables, and cognitive
58 functions⁹, presenting the promising potential for its use in the general population to capture
59 relevant pathological processes.

60 Brain imaging genomics¹⁰, an emerging scientific field advanced by both computational
61 statistics and AI, uses imaging-derived phenotypes (IDP¹¹) from MRI and genetics to offer
62 mechanistic insights into healthy and pathological aging of the human brain. Recent large-scale
63 genome-wide association studies (GWAS)¹¹⁻¹⁸ have identified a diverse set of genomic loci
64 linked to gray matter (GM)-IDP from T1-weighted MRI, white matter (WM)-IDP from diffusion
65 MRI [fractional anisotropy (FA), mean diffusivity (MD), neurite density index (NDI), and
66 orientation dispersion index (ODI)], and functional connectivity (FC)-IDP from functional MRI.
67 While previous GWAS¹⁹ have associated BAG with common genetic variants [e.g., single
68 nucleotide polymorphism (SNP)], they primarily focused on GM-BAG^{9,20-22} or did not
69 comprehensively capture the genetic architecture of the multimodal BAG¹⁹ via post-GWAS
70 analyses in order to biologically validate the GWAS signals. It is crucial to holistically identify
71 the genetic factors associated with multimodal BAGs (GM, WM, and FC-BAG), where each

72 BAG reflects distinct and/or similar neurobiological facets of human brain aging. Furthermore,
73 dissecting the genetic architecture of human brain aging may determine the causal implications,
74 which is essential for developing gene-inspired therapeutic interventions. Finally, numerous risk
75 or protective lifestyle factors and neurobiological processes may also exert independent,
76 synergistic, antagonistic, sequential, or differential influences on human brain health. Therefore,
77 a holistic investigation of multimodal BAGs is urgent to fully capture the genetics of human
78 brain aging, including the genetic correlation, gene-drug disease network, and potential causality.
79 In this study, we postulate that AI-derived GM, WM, and FC-BAG can serve as robust,
80 complementary endophenotypes²³ – close to the underlying etiology – for precise quantification
81 of human brain health.

82 The present study sought to uncover the genetic architecture of multimodal BAG and
83 explore the causal relationships between protective/risk factors and decelerated/accelerated brain
84 age. To accomplish this, we analyzed multimodal brain MRI scans from 42,089 participants from
85 the UK Biobank (UKBB) study²⁴ and used 119 GM-IDP, 48 FA WM-IDP, and 210 FC-IDP to
86 derive GM, WM, and FC-BAG, respectively. Refer to **Method 1** for selecting the final feature
87 sets for each BAG. We first compared the age prediction performance of different machine
88 learning models using these IDPs. We then performed GWAS to identify genomic loci
89 associated with GM, WM, and FC-BAG in the European ancestry population. In post-GWAS
90 analyses, we constructed a gene-drug-disease network, estimated the genetic correlation with
91 several brain disorders, assessed their heritability enrichment in various functional categories or
92 specific cell types, and calculated the polygenic risk scores (PRS) of the three BAGs. Finally, we
93 performed Mendelian Randomization (MR)²⁵ to infer the causal effects of several clinical traits
94 and diseases on the three BAGs.

95 **Results**

96 In the first section, we objectively compared the age prediction performance of four machine
97 learning methods using these GM, WM, and FC-IDPs (**Fig. 1A**). To this end, we employed a
98 nested cross-validation (CV) procedure in the training/validation/test dataset ($N=4000$); an
99 independent test dataset ($N=38,089$)^{26,27} was held out – unseen until we finalized the models
100 using only the training/validation/test dataset (**Method 1**). The four machine learning models
101 included support vector regression (SVR), LASSO regression, multilayer perceptron (MLP), and
102 a five-layer neural network (i.e., three linear layers and one rectified linear unit layer; hereafter,
103 NN)²⁸ (**Method 3**). The second section focused on the main GWASs using the European
104 ancestry population ($31,557 < N < 32,017$) and their sensitivity checks in six scenarios (**Method**
105 **4A**). In the last section, we validated the GWAS findings in several post-GWAS analyses,
106 including genetic correlation, gene-drug-disease network, partitioned heritability, PRS
107 calculation, and Mendelian randomization (**Method 4**).
108

109 **GM, WM, and FC-BAG derived from three MRI modalities**

110 Several findings were observed based on the results from the independent test dataset ($N=38,089$),
111 **Method 1**). First, GM-IDP ($4.39 < \text{mean absolute error (MAE)} < 5.35$; $0.64 < r < 0.66$), WM-IDP
112 ($4.92 < \text{MAE} < 7.95$; $0.42 < r < 0.65$), and FC-IDP ($5.48 < \text{MAE} < 6.05$; $0.43 < r < 0.46$) achieved
113 gradually a higher MAE and smaller Pearson's correlation (r) (**Fig. 1B, C, and D**). Second,
114 LASSO regression obtained the lowest MAE for GM, WM, and FC-IDP; linear models obtained
115 a lower MAE than non-linear networks (**Fig. 1B**). Third, all models generalized well from the
116 training/validation/test dataset ($N=4000$, **Method 1**) to the independent test dataset. However,
117 simultaneously incorporating WM-IDP from FA, MD, NDI, and ODI resulted in severely

118 overfitting models (**Supplementary eTable 1A**). The observed overfitting may be attributed to
119 many parameters ($N=38,364$) in the network or strong correlations among the diffusion metrics
120 (i.e., FA, MD, ODI, and NDI). Fourth, the experiments stratified by sex did not exhibit
121 substantial differences, except for a stronger overfitting tendency observed in females compared
122 to males using WM-IDP incorporating the four diffusion metrics (**Supplementary eTable 1B**).
123 Detailed results of the CV procedure, including the training, validation, test performance, and
124 sex-stratified experiments, are presented in **Supplementary eTable 1**. In all subsequent genetic
125 analyses, we reported the results using BAG derived from the three LASSO models with the
126 lowest MAE in each modality (**Fig. 1A**), with the "age bias" corrected as in De Lange et al.²⁹.

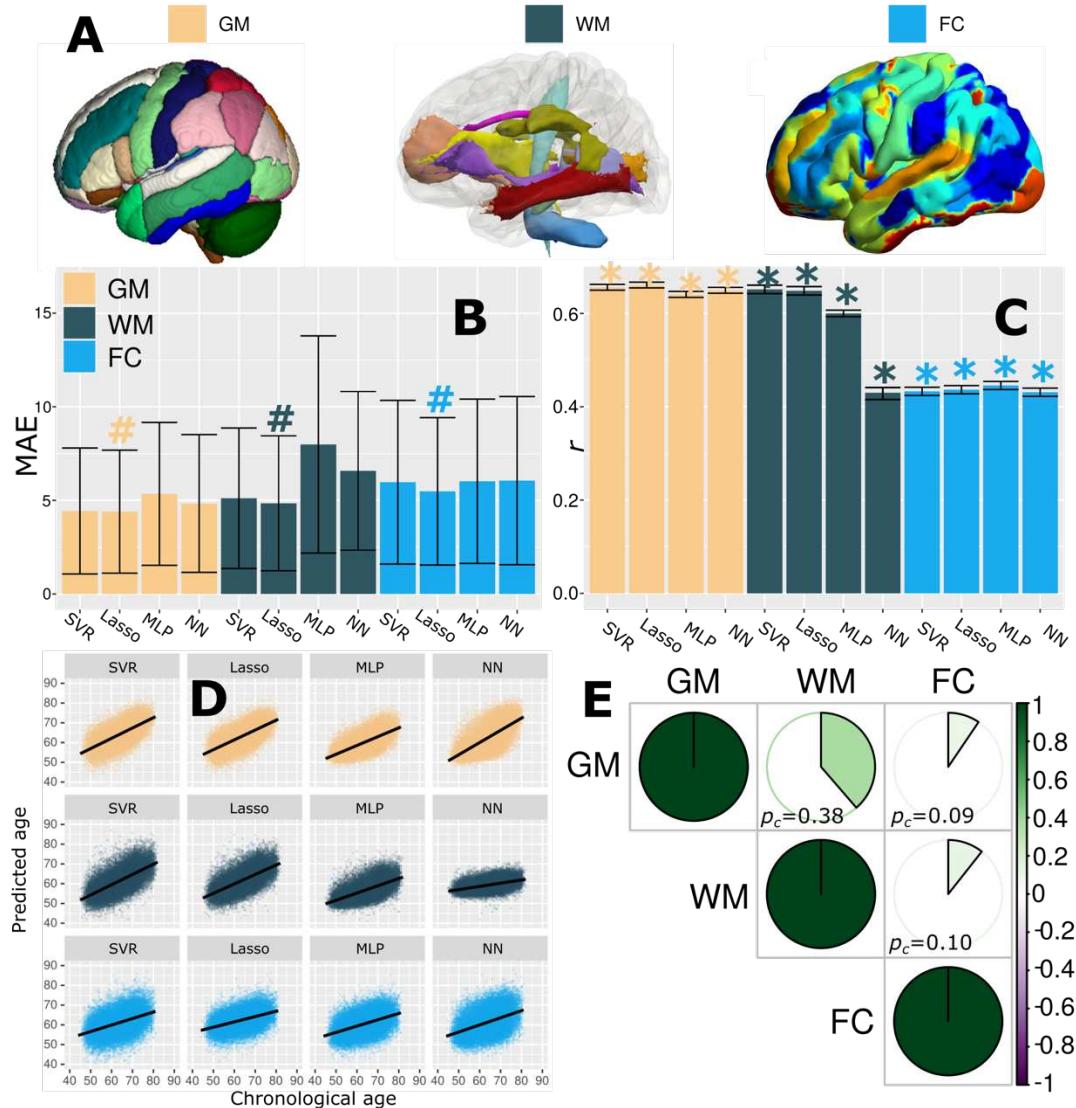
127 In the literature, other studies^{30–33} have thoroughly evaluated age prediction performance
128 using different machine learning models and input features. More et al.³⁴ systematically
129 compared the performance of age prediction of 128 workflows (MAE between 5.23–8.98 years)
130 and showed that voxel-wise feature representation (MAE approximates 5-6 years) outperformed
131 parcel-based features (MAE approximates 6-9 years) using conventional machine learning
132 algorithms (e.g., LASSO regression). Using deep neural networks, Peng et al.³⁰ and Leonardsen
133 et al.³¹ reported a lower MAE (nearly 2.5 years) with voxel-wise imaging scans. However, we
134 previously showed that a moderately fitting convolutional neural network (CNN) obtained
135 significantly higher differentiation (a larger effect size) than a tightly fitting CNN (a lower MAE)
136 between the disease and health groups³⁵. To summarize, our study's brain age prediction
137 performance aligns with those reported in the existing literature, considering the utilization of
138 low-dimensional hand-crafted IDPs and conventional machine learning algorithms³⁴.

139 Finally, we calculated the phenotypic correlation (p_c) between GM, WM, and FC-BAG
140 using Pearson's correlation coefficient. GM-BAG and WM-BAG showed the highest positive

141 correlation ($p_c=0.38$; P-value $<1\times10^{-10}$; $N=30,733$); GM-BAG ($p_c=0.09$; P-value $<1\times10^{-10}$;
142 $N=30,660$) and WM-BAG ($p_c=0.10$; P-value $<1\times10^{-10}$; $N=31,574$) showed weak correlations with
143 FC-BAG (**Fig. 1E**).

144

145 **Figure 1: Brain age prediction using three MRI modalities and four machine learning
146 models**



147
148 **A)** Multimodal brain MRI data were used to derive imaging-derived phenotypes (IDP) for T1-
149 weighted MRI (119 GM-IDP), diffusion MRI (48 WM-IDP), and resting-state functional MRI
150 (210 FC-IDP). IDPs for each modality are shown here using different colors based on predefined
151 brain atlases or ICA for FC-IDP. **B)** Linear models achieved lower mean absolute errors (MAE)
152 than non-linear models using support vector regression (SVR), LASSO regression, multilayer
153 perceptron (MLP), and a five-layer neural network (NN). The MAE for the independent test
154 dataset is presented, and the # symbol indicates the model with the lowest MAE for each
155 modality. Error bars represent standard deviation (SD). **C)** Pearson's correlation (r) between the
156 predicted brain age and chronological age is computed, and statistical significance (P-
157 value < 0.05) - after adjustment for multiple comparisons using the FDR method - is denoted by
158 the * symbol. Error bars represent the 95% confidence interval (CI). **D)** Scatter plot for the
159 predicted brain age and chronological age. **E)** Phenotypic correlation (p_c) between the GM, WM,
160 and FC-BAG using Pearson's correlation coefficient (r).

161

162 **GM, WM, and FC-BAG are associated with sixteen genomic loci**

163 In the European ancestry populations, GWAS (**Method 4A**) revealed 6, 9, and 1 genomic loci
164 linked to GM ($N=31,557$), WM ($N=31,674$), and FC-BAG ($N=32,017$), respectively (**Fig. 2A**).
165 The top lead SNP and mapped genes of each locus are presented in **Supplementary eTable 2**.
166 We also calculated the genomic inflation factor (λ) and the linkage disequilibrium score
167 regression (LDSC) intercept (b)³⁶ to scrutinize the robustness of the GWAS of GM-BAG
168 ($\lambda=1.118$; $b=1.0016\pm0.0078$), WM-BAG ($\lambda=1.124$; $b=1.0187\pm0.0073$), and FC-BAG ($\lambda=1.046$;
169 $b=1.0039\pm0.006$). All LDSC intercepts were close to 1, indicating no substantial genomic
170 inflation. The individual Manhattan and QQ plots of the three GWASs are presented in
171 **Supplementary eFigure 3** and are also publicly available at the MEDICINE knowledge portal:
172 <https://labs.loni.usc.edu/medicine>. The three BAGs were significantly heritable (P-value $<1\times10^{-10}$)
173 after adjusting for multiple comparisons using the Bonferroni method using the genome-wide
174 complex trait analysis (GCTA) software³⁷. GM-BAG showed the highest SNP-based heritability
175 ($h^2=0.47\pm0.02$), followed by WM-BAG ($h^2=0.46\pm0.02$) and FC-BAG ($h^2=0.11\pm0.02$).

176 We performed a query in the GWAS Catalog³⁸ for these genetic variants within each
177 locus to understand the genome-wide association of these identified loci in previous literature
178 (**Method 4C**). Notably, the SNPs within each locus were linked to other traits previously
179 reported in the literature (**Supplementary eFile 1**). Specifically, the GM-BAG loci were
180 uniquely associated with neuropsychiatric disorders such as major depressive disorder (MDD),
181 heart disease, and cardiovascular disease. We also observed associations between these loci and
182 other diseases (including anemia), as well as biomarkers from various human organs (e.g., liver)
183 (**Fig. 2B**). We then performed positional and functional annotations to map SNPs to genes
184 associated with GM, WM, and FC-BAG loci (**Method 4B**). **Fig. 2C-E** showcased the regional

185 Manhattan plot of one genomic locus linked to GM, WM, and FC-BAG. A detailed discussion of
186 these exemplary loci, SNPs, and genes is presented in **Supplementary eText 1**.

187 Finally, we calculated the genetic correlation (g_c) between the GM, WM, and FC-BAG
188 using the LDSC software. GM-BAG and WM-BAG showed the highest positive correlation
189 ($g_c=0.49$; $P\text{-value}<1\times10^{-10}$); GM-BAG ($g_c=0.20$; $P\text{-value}=0.025$) and WM-BAG ($g_c=0.29$; $P\text{-}$
190 $\text{value}=0.005$) showed weak correlations with FC-BAG (**Fig. 2F**). The genetic correlations largely
191 mirror the phenotypic correlations, supporting the long-standing Cheverud's Conjecture³⁹. We
192 also verified that these genetic correlations exhibited consistency between the two random splits
193 (split1 and split2: $15,778 < N < 16,008$), sharing a similar age and sex distribution (**Supplementary**
194 **eFigure 2**).

195

196 **Sensitivity analyses for the genome-wide associations**

197 We aimed to check the robustness of the main GWASs using the full sample sizes of the
198 European populations (**Fig. 2A**). To this end, we performed six sensitivity analyses (**Method**
199 **4A**).

200 Applying the Bonferroni method to correct for multiple comparisons, we noted high
201 concordance rates between the split1 (as discovery, $15,778 < N < 16,008$) and split2 (as replication,
202 $15,778 < N < 16,008$) GWASs. Specifically, for GM-BAG, we observed a concordance rate of 99%
203 [$P\text{-value}<0.05/3092$; 3092 significant SNPs passing the genome-wide $P\text{-value}$ threshold ($<5\times10^{-8}$)
204 in the discovery data], and for WM-BAG, the concordance rate reached 100% ($P\text{-}$
205 $\text{value}<0.05/116$). FC-BAG did not achieve significant genome-wide results in the split-sample
206 GWASs (**Supplementary eFigure 3** and **Supplementary eFile 2**).

207 In sex-stratified GWASs, the concordance rates were 100% (P-value<0.05/3072) for GM-
208 BAG and 88.6% (P-value<0.05/116) for WM-BAG when comparing the male-GWAS (as
209 replication, $14,969 < N < 15,127$) to female-GWAS (as discovery, $16,588 < N < 16,890$). FC-BAG
210 did not achieve significant genome-wide results (**Supplementary eFigure 4** and
211 **Supplementary eFile 3**).

212 The concordance rates of the GWASs using non-European ancestry populations (as
213 replication, $4646 < N < 5091$) were low compared to the main GWASs using the European
214 population: only 13.78% for GM-BAG and 41.94% for WM-BAG (P-value<0.05)
215 (**Supplementary eFigure 5** and **Supplementary eFile 4**).

216 A mixed linear model employed via fastGWA⁴⁰ (as replication, $31,557 < N < 32,017$)
217 obtained 100% concordance rates for GM, WM, and FC-BAG compared to GWAS using PLINK
218 linear regression (**Supplementary eFile 5**). The genetic loci, genomic inflation factor (λ), and
219 the LDSC intercepts for GM, WM, and FC-BAG were similar between the PLINK and fastGWA
220 analyses (**Supplementary eFigure 6**).

221 We found a 100% concordance rate of the SNPs identified for the GM-BAG GWAS
222 using LASSO regression (as discovery, BAG MAE=4.39 years) and SVR (P-value < 0.05/3382,
223 as replication, BAG MAE=4.43 years) (**Supplementary eFigure 7** and **Supplementary eFile**
224 **6**). The BAGs derived from the two machine learning models were highly correlated ($r=0.99$; P-
225 value<1x10⁻¹⁰).

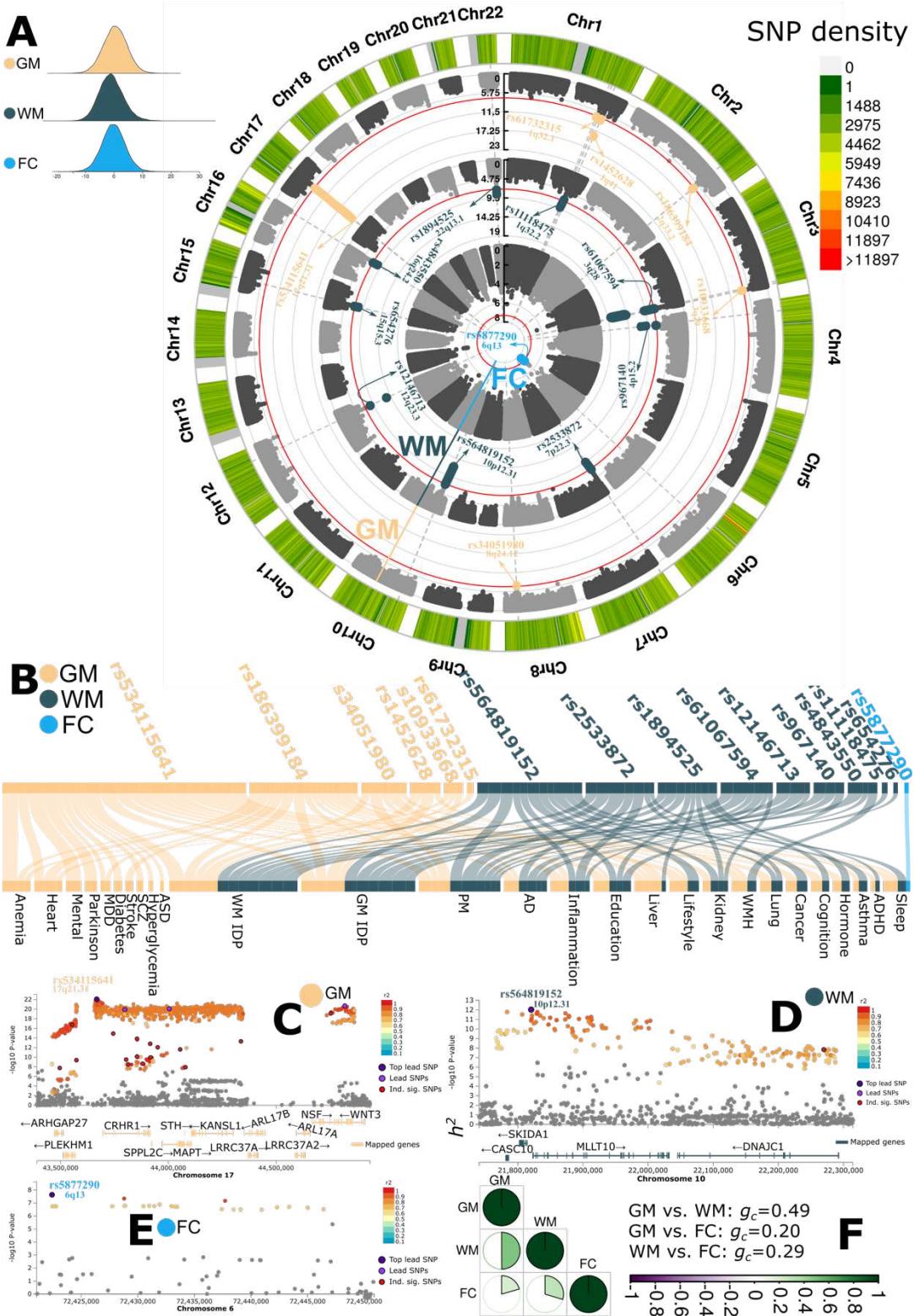
226 We finally found a 92.43% concordance rate of the SNPs identified in the GM-BAG
227 GWAS using the 119 MUSE ROIs⁴¹ (as discovery, BAG MAE=4.39 years) and voxel-wide
228 RAVENS⁴² maps (as replication, P-value < 0.05/3382, BAG MAE=5.12 years) (**Supplementary**
229 **eFigure 8** and **Supplementary eFile 7**). The BAGs derived from the two types of features were

230 significantly correlated ($r=0.74$; P-value $<1\times10^{-10}$). The brain age prediction performance using
231 RAVENS showed marginal overfitting, with an MAE of 4.31 years in the training/validation/test
232 dataset and an MAE of 5.12 years in the independent test dataset.

233 These findings suggest that our GWASs were robust across sex, random splits, imaging
234 features, GWAS methods, and machine learning methods within European populations;
235 however, their generalizability to non-European populations is limited. All subsequent post-
236 GWAS analyses were conducted using the main GWAS results of European ancestry.

237

Figure 2: Genome-wide associations of multimodal brain age gaps



238

239

240

A) Genome-wide associations identified sixteen genomic loci associated with GM (6), WM (9), and FC-BAG (1) using a genome-wide P-value threshold [$-\log_{10}(P\text{-value}) > 7.30$]. The top lead

241 SNP and the cytogenetic region number represent each locus. **B)** Phenome-wide association
242 query from GWAS Catalog³⁸. Independent significant SNPs inside each locus were largely
243 associated with many traits. We further classified these traits into several trait categories,
244 including biomarkers from multiple body organs (e.g., heart and liver), neurological disorders
245 (e.g., Alzheimer's disease and Parkinson's disease), and lifestyle risk factors (e.g., alcohol
246 consumption). **C)** Regional plot for a genomic locus associated with GM-BAG. Color-coded
247 SNPs are decided based on their highest r^2 to one of the nearby independent significant SNPs.
248 Gray-colored SNPs are below the r^2 threshold. The top lead SNP, lead SNPs, and independent
249 significant SNPs are denoted as dark purple, purple, and red, respectively. Mapped, orange-
250 colored genes of the genomic locus are annotated by positional, eQTL, and chromatin interaction
251 mapping (**Method 4B**). **D)** Regional plot for a genomic locus associated with WM-BAG. **E)** The
252 novel genomic locus associated with FC-BAG did not map to any genes. We used the Genome
253 Reference Consortium Human Build 37 (GRCh37) in all genetic analyses. **F)** Genetic correlation
254 (g_c) between the GM, WM, and FC-BAG using the LDSC software. Abbreviation: AD:
255 Alzheimer's disease; ASD: autism spectrum disorder; PD: Parkinson's disease; ADHD: attention-
256 deficit/hyperactivity disorder.
257

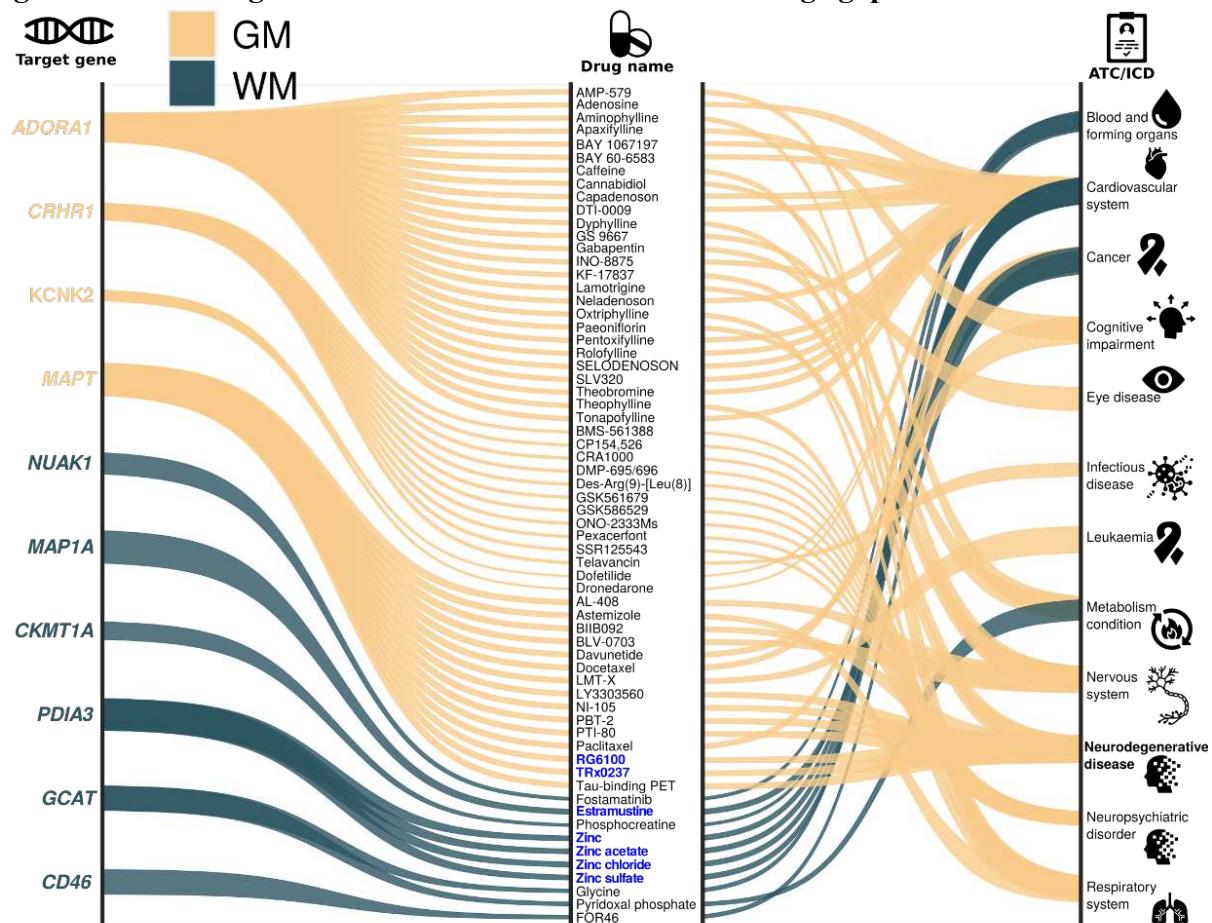
258 **The gene-drug-disease network highlights disease-specific drugs that bind to genes
259 associated with GM and WM-BAG**

260 We investigated the potential "druggable genes"⁴³ from the mapped genes by constructing a
261 gene-drug-disease network (**Method 4F**). The network connects genes with drugs (or drug-like
262 molecules) targeting specific diseases currently active at any stage of clinical trials.

263 We revealed clinically relevant associations for 4 and 6 mapped genes associated with
264 GM-BAG and WM-BAG, respectively. The GM-BAG genes were linked to clinical trials for
265 treating heart, neurodegenerative, neuropsychiatric, and respiratory diseases. On the other hand,
266 the WM-BAG genes were primarily targeted for various cancer treatments and cardiovascular
267 diseases (**Fig. 3**). To illustrate, for the GM-BAG *MAPT* gene, several drugs or drug-like
268 molecules are currently being evaluated for treating AD. Semorinemab (RG6100), an anti-tau
269 IgG4 antibody, was being investigated in a phase-2 clinical trial (trial number: NCT03828747),
270 which targets extracellular tau in AD, to reduce microglial activation and inflammatory
271 responses⁴⁴. Another drug is the LMTM (TRx0237) - a second-generation tau protein

272 aggregation inhibitor currently being tested in a phase-3 clinical trial (trial number:
273 NCT03446001) for treating AD and frontotemporal dementia⁴⁵. Regarding WM-BAG genes,
274 they primarily bind with drugs for treating cancer and cardiovascular diseases. For instance, the
275 *PDIA3* gene, associated with the folding and oxidation of proteins, has been targeted for
276 developing several zinc-related FDA-approved drugs for treating cardiovascular diseases.
277 Another example is the *MAP1A* gene, which encodes microtubule-associated protein 1A. This
278 gene is linked to the development of estramustine, an FDA-approved drug for prostate cancer
279 (**Fig. 3**). Detailed results are presented in **Supplementary eFile 8**.

280 **Figure 3: Gene-drug-disease network of multimodal brain age gaps**



281
282 The gene-drug-disease network derived from the mapped genes revealed a broad spectrum of
283 targeted diseases and cancer, including brain cancer, cardiovascular system diseases, Alzheimer's
284 disease, and obstructive airway disease, among others. The thickness of the lines represented the
285 P-values (-log₁₀) from the brain tissue-specific gene set enrichment analyses using the GTEx v8
286 dataset. We highlight several drugs under the blue-colored and bold text. Abbreviation: ATC:
287 Anatomical Therapeutic Chemical; ICD: International Classification of Diseases.
288

289 **Multimodal BAG is genetically correlated with AI-derived subtypes of brain diseases**

290 We calculated the genetic correlation using the GWAS summary statistics from 16 clinical traits
291 to examine genetic covariance between multimodal BAG and other clinical traits. The selection
292 procedure and quality check of the GWAS summary statistics are detailed in **Method 4D**. These
293 traits encompassed common brain diseases and their AI-derived disease subtypes, as well as
294 education and intelligence (Fig. 4A and **Supplementary eTable 3**). The AI-generated disease

295 subtypes were established in our previous studies utilizing semi-supervised clustering methods⁴⁶
296 and IDP from brain MRI scans.

297 Our analysis revealed significant genetic correlations between GM-BAG and AI-derived
298 subtypes of AD (AD1⁴), autism spectrum disorder (ASD) (ASD1 and ASD3⁴⁷), schizophrenia
299 (SCZ1⁴⁸), and obsessive-compulsive disorder (OCD)⁴⁹; WM-BAG and AD1, ASD1, SCZ1, and
300 SCZ2; and FC-BAG and education⁵⁰ and SCZ1. Detailed results for r_g estimates are presented in
301 **Supplementary eTable 4**. These subtypes, in essence, capture more homogeneous disease
302 effects than the conventional "unitary" disease diagnosis, hence serving as robust
303 endophenotypes²³.

304

305 **Multimodal BAG shows specific enrichment of heritability in different functional
306 categories and cell types**

307 We conducted a partitioned heritability analysis⁵¹ to investigate the heritability enrichment of
308 genetic variants related to multimodal BAG in the 53 functional categories (**Method 4E**). Our
309 results revealed that GM and WM-BAG exhibited significant heritability enrichment across
310 numerous annotated functional categories. Specifically, some categories displayed greater
311 enrichment than others, and we have outlined some in further detail.

312 For GM-BAG, the regions conserved across mammals, as indicated by the label
313 "conserved" in **Fig. 4B**, displayed the most notable enrichment of heritability: approximately
314 2.61% of SNPs were found to explain 0.43 ± 0.07 of SNP heritability (P-value= 5.80×10^{-8}).
315 Additionally, transcription start site (TSS)⁵² regions employed 1.82% of SNPs to explain
316 0.16 ± 0.05 of SNP heritability (P-value= 8.05×10^{-3}). TSS initiates the transcription at the 5' end of
317 a gene and is typically embedded within a core promoter crucial to the transcription machinery⁵³.

318 The heritability enrichment of Histone H3 at lysine 4, as denoted for "H3K4me3 peaks" in **Fig.**
319 **4B**, and histone H3 at lysine 9 (H3K9ac)⁵⁴ were also found to be large and were known to
320 highlight active gene promoters⁵⁵. For WM-BAG, 5' untranslated regions (UTR) used 0.54% of
321 SNPs to explain 0.09 ± 0.03 of SNP heritability (P-value=4.24x10⁻³). The 5' UTR is a crucial
322 region of a messenger RNA located upstream of the initiation codon. It is pivotal in regulating
323 transcript translation, with varying mechanisms in viruses, prokaryotes, and eukaryotes.

324 Additionally, we examined the heritability enrichment of multimodal BAG in three
325 different cell types (**Fig. 4C**). WM-BAG (P-value=1.69x10⁻³) exhibited significant heritability
326 enrichment in oligodendrocytes, one type of neuroglial cells. FC-BAG (P-value=1.12x10⁻²)
327 showed such enrichment in astrocytes, the most prevalent glial cells in the brain. GM-BAG
328 showed no enrichment in any of these cells. Our findings are consistent with understanding the
329 molecular and biological characteristics of GM and WM. Oligodendrocytes are primarily
330 responsible for forming the lipid-rich myelin structure, whereas astrocytes play a crucial role in
331 various cerebral functions, such as brain development and homeostasis. Convincingly, a prior
332 GWAS¹⁴ on WM-IDP also identified considerable heritability enrichment in glial cells,
333 especially oligodendrocytes. Detailed results for the 53 functional categories and cell-specific
334 analyses are presented in **Supplementary eTable 5**.

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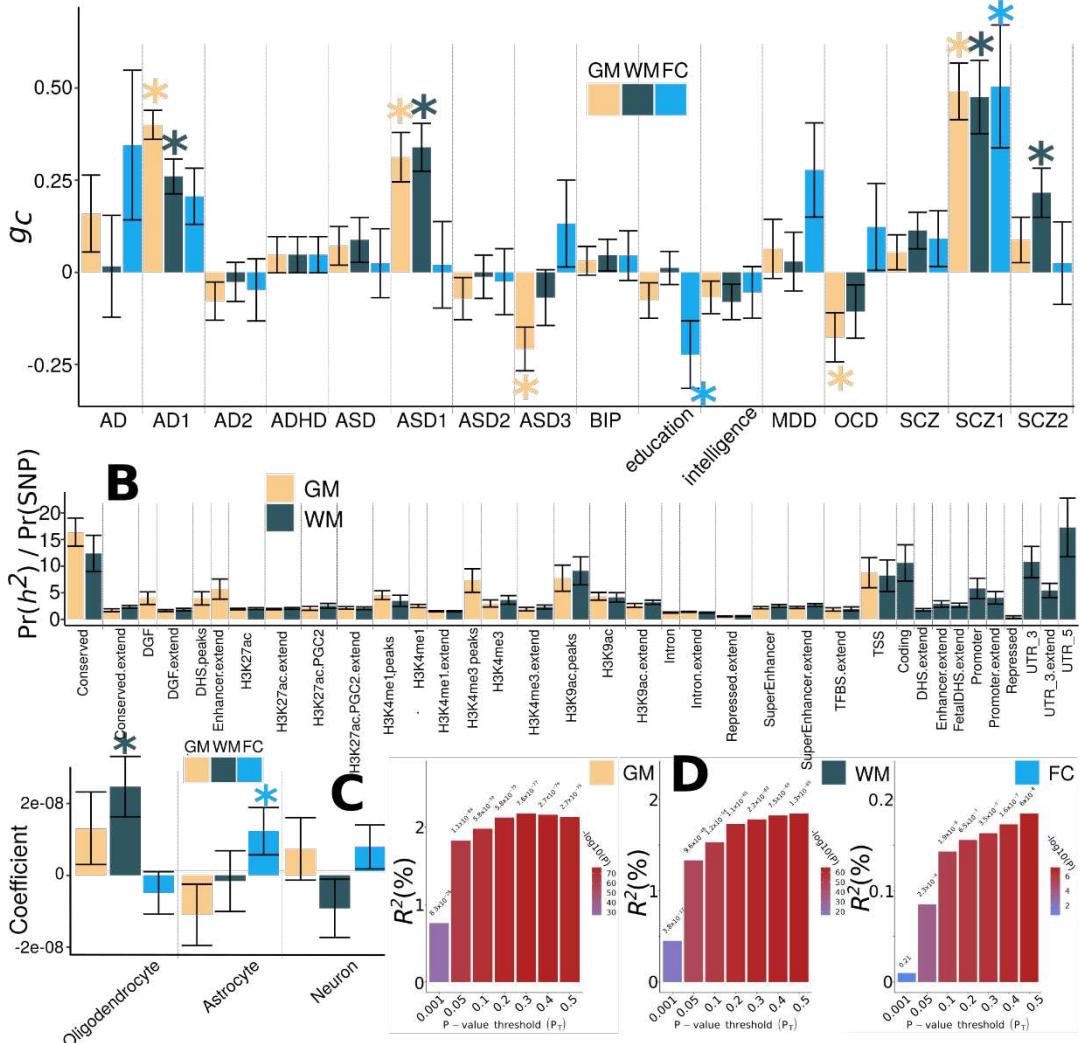
336 **Prediction ability of the polygenic risk score of the multimodal BAG**

337 We derived the PRS for GM, WM, and FC-BAG using the conventional C+T (clumping plus P-
338 value threshold) approach⁵⁶ via PLINK and a Bayesian method via PRS-CS⁵⁷ (**Method 4H**).

339 We found that the GM, WM, and FC-BAG-PRS derived from PRS-CS significantly
340 predicted the phenotypic BAGs in the test data (split2 GWAS, $15,697 < N < 15,940$), with an

341 incremental R^2 of 2.17%, 1.85%, and 0.19%, respectively (**Fig. 4D**). Compared to the PRS
342 derived from PRS-CS, the PLINK approach achieved a lower incremental R^2 of 0.81%, 0.45%,
343 and 0.14% for GM, WM, and FC-BAG, respectively (**Supplementary eFigure 9**). Overall, the
344 predictive capacity of PRS is moderate, in line with earlier discoveries involving raw imaging-
345 derived phenotypes, as demonstrated in Zhao et al.¹³, where PRSs developed for seven selective
346 brain regions were able to explain roughly 1.18% to 3.93% of the phenotypic variance associated
347 with these traits.

348 **Figure 4: Genetic correlation, partitioned heritability enrichment, and PRS prediction**
 349 **accuracy on multimodal brain age gaps**



350
 351 **A)** Genetic correlation (g_c) between GM, WM, and FC-BAG and 16 clinical traits. These traits
 352 include neurodegenerative diseases (e.g., AD) and their AI-derived subtypes (e.g., AD1 and
 353 AD2⁴), neuropsychiatric disorders (e.g., ASD) and their subtypes (ASD1, 2, and 3⁴⁷),
 354 intelligence, and education. **B)** The proportion of heritability enrichment for the 53 functional
 355 categories⁵¹. We only show the functional categories that survived the correction for multiple
 356 comparisons using the FDR method. **C)** Cell type-specific partitioned heritability estimates. We
 357 included gene sets from Cahoy et al.⁵⁸ for three main cell types (i.e., astrocyte, neuron, and
 358 oligodendrocyte). After adjusting for multiple comparisons using the FDR method, the * symbol
 359 denotes statistical significance ($P\text{-value} < 0.05$). Error bars represent the standard error of the
 360 estimated parameters. **D)** The incremental R^2 of the PRS derived by PRC-CS to predict the GM,
 361 WM, and FC-BAG in the target/test data (i.e., the split2 GWAS). The y-axis indicates the
 362 proportions of phenotypic variation (GM, WM, and FC-BAG) that the PRS can significantly and
 363 additionally explain. The x-axis lists the seven P-value thresholds considered. Abbreviation: AD:
 364 Alzheimer's disease; ADHD: attention-deficit/hyperactivity disorder; ASD: autism spectrum
 365 disorder; BIP: bipolar disorder; MDD: major depressive disorder; OCD: obsessive-compulsive
 366 disorder; SCZ: schizophrenia; CAD: coronary artery disease; CD: Crohn's disease; BMD: bone

367 mineral density; PD: Parkinson's disease; SLE: systemic lupus erythematosus; BMI: body mass
368 index; CVD: cardiovascular disease; LDL: low-density lipoprotein cholesterol; MS: multiple
369 sclerosis; AF: Atrial fibrillation.

370

371 **The potential causal relationships between GM and WM-BAG and other clinical traits**

372 We investigated the potential causal effects of several risk factors (i.e., exposure variable) on
373 multimodal BAG (i.e., outcome variable) using a bidirectional two-sample MR approach⁵⁹
374 (**Method 4G**). We hypothesized that several diseases and lifestyle risk factors might contribute
375 to accelerating or decelerating human brain aging.

376 We found putative causal effects of triglyceride-to-lipid ratio in very large very-low-
377 density lipoprotein (VLDL)⁶⁰ [P-value=5.09x10⁻³, OR (95% CI) = 1.08 (1.02, 1.13), number of
378 SNPs=52], type 2 diabetes⁶¹ [P-value=1.96x10⁻², OR (95% CI) = 1.05 (1.01, 1.09), number of
379 SNPs=10], and breast cancer⁶² [P-value=1.81x10⁻², OR (95% CI) = 0.96 (0.93, 0.99), number of
380 SNPs=118] on GM-BAG (i.e., accelerated brain age). We also identified causal effects of AD⁶³
381 [P-value=7.18x10⁻⁵, OR (95% CI) = 1.04 (1.02, 1.05), number of SNPs=13] on WM-BAG (**Fig.**
382 **5A**). We subsequently examined the potential inverse causal effects of multimodal BAG (i.e.,
383 exposure) on these risk factors (i.e., outcome). However, owing to the restricted power [number
384 of instrumental variables (IV) < 6], we did not observe any significant signals (**Supplementary**
385 **eFigure 10 and Supplementary eFile 9**).

386

387 **Sensitivity analyses for Mendelian randomization**

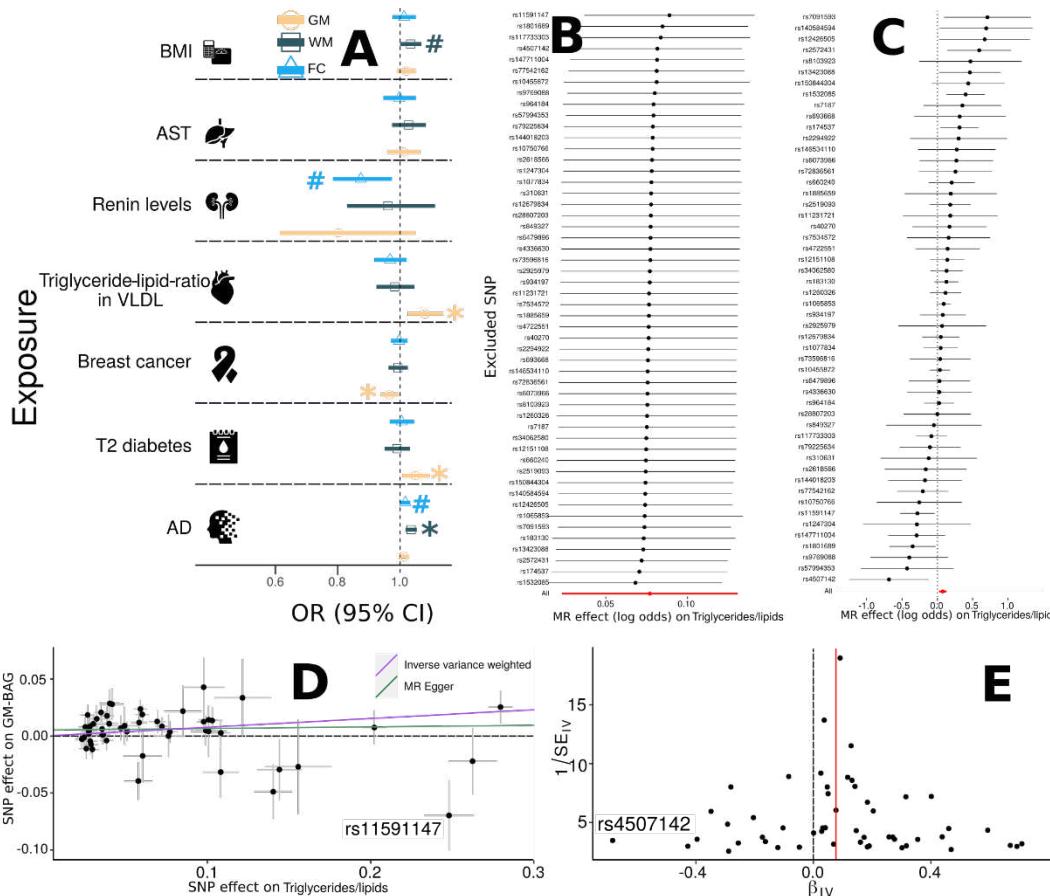
388 We performed sensitivity analyses to investigate potential violations of the three IV assumptions
389 (**Method 4G**). To illustrate this, we showcased the sensitivity analysis results for the causal
390 effect of the triglyceride-to-lipid in VLDL ratio on GM-BAG (**Fig. 5B-E**). In a leave-one-out
391 analysis, we found that no single SNP overwhelmingly drove the overall effect (**Fig. 5B**). There

392 was evidence for the presence of minor heterogeneity⁶⁴ of the causal effect amongst SNPs
393 (Cochran's Q value=76.06, P-value=5.09x10⁻³). Some SNPs exerted opposite causal effects
394 compared to the model using all SNPs (**Fig. 5C**). The scatter plot (**Fig. 5D**) indicated one
395 obvious SNP outlier (rs11591147), and the funnel plot showed little asymmetry with only an
396 outlier denoted in **Fig. 5E** (rs4507142). Finally, the MR Egger estimator allows for pleiotropic
397 effects independent of the effect on the exposure of interest (i.e., the InSIDE assumption⁶⁵). Our
398 results from the Egger estimator showed a small positive intercept (5.21x10⁻³±2.87x10⁻³, P-
399 value=0.07) and a lower OR [inverse-variance weighted (IVW): 1.08 (1.02, 1.13) vs. Egger: 1.01
400 (0.93, 1.10)], which may indicate the presence of directional horizontal pleiotropy for some
401 SNPs. We present sensitivity analyses for other significant exposure variables in **Supplementary**
402 **eFigure 11**.

403 To investigate the potential directional pleiotropic effects, we re-analyzed the MR Egger
404 regression by excluding the two outliers identified in **Fig. 5D** (rs11591147) and E (rs4507142),
405 which led to a slightly increased OR [1.04 (0.96, 1.12)] and a smaller positive intercept (4.41x10⁻³±2.65x10⁻³, P-value=0.09). Our findings support that these two outlier SNPs may have a
406 directional pleiotropic effect on GM-BAG. Nevertheless, given the complex nature of brain
407 aging, many other biological pathways may also contribute to human brain aging. For instance,
408 the SNP (rs11591147) was largely associated with other blood lipids, such as LDL cholesterol⁶⁶,
409 and heart diseases, such as coronary artery disease⁶⁷. Detailed results obtained from all five MR
410 methods are presented in **Supplementary eFile 9**.

412

413 **Figure 5: Causal inference of multimodal brain age gaps**



414
415 **A)** Causal inference was performed using a two-sample Mendelian Randomization (MR,
416 **Method 4G**) approach for seven selected exposure variables on three outcome variables (i.e.,
417 GM, WM, and FC-BAG). The symbol * denotes statistical significance after correcting for
418 multiple comparisons using the FDR method ($N=7$); the symbol # denotes the tests passing the
419 nominal significance threshold ($P\text{-value}=0.05$) but did not survive the multiple comparisons. The
420 odds ratio (OR) and the 95% confidence interval (CI) are presented. **B)** Leave-one-out analysis
421 of the triglyceride-to-lipid ratio on GM-BAG. Each row represents the MR effect (log OR) and
422 the 95% CI by excluding that SNP from the analysis. The red line depicts the IVW estimator
423 using all SNPs. **C)** Forest plot for the single-SNP MR results. Each line represents the MR effect
424 (log OR) for the triglyceride-to-lipid ratio on GM-BAG using only one SNP; the red line shows
425 the MR effect using all SNPs together. **D)** Scatter plot for the MR effect sizes of the SNP-
426 triglyceride-to-lipid ratio association (x-axis, SD units) and the SNP-GM-BAG associations (y-
427 axis, log OR) with standard error bars. The slopes of the purple and green lines correspond to the
428 causal effect sizes estimated by the IVW and the MR Egger estimator, respectively. We
429 annotated a potential outlier. **E)** Funnel plot for the relationship between the causal effect of the
430 triglyceride-to-lipid ratio on GM-BAG. Each dot represents MR effect sizes estimated using each
431 SNP as a separate instrument against the inverse of the standard error of the causal estimate. The
432 vertical red line shows the MR estimates using all SNPs. We annotated a potential outlier.
433 Abbreviation: AD: Alzheimer's disease; AST: aspartate aminotransferase; BMI: body mass

434 index; VLDL: very low-density lipoprotein; CI: confidence interval; OR: odds ratio; SD:
435 standard deviation; SE: standard error.
436

437 **Discussion**

438 The present study harnessed brain imaging genetics from a cohort of 42,089 participants in
439 UKBB to investigate the underlying genetics of multimodal BAG. Our approach commenced
440 with objectively assessing brain age prediction performance, encompassing various imaging
441 modalities (T1-weighted, diffusion, and resting-state MRI), feature types (ROI vs. voxel), and
442 machine learning algorithms. Subsequently, we conducted genome-wide associations,
443 demonstrating the robustness of identified genetic signals in individuals of European ancestry
444 across diverse factors. Lastly, our study encompassed several post-GWAS analyses, validating
445 the GWAS results, shedding light on the intricate biological processes involved, and uncovering
446 the multifaceted interplay between human brain aging and various health conditions and clinical
447 traits. Our findings unveiled shared genetic factors and unique characteristics – varying degrees
448 of phenotypic and genetic correlation – within BAG across three distinct imaging modalities.

449 **Genetic architecture of GM-BAG**

450 Our genetic results from GM-BAG substantiate that many diseases, conditions, and
451 clinical phenotypes share genetic underpinnings with brain age, perhaps driven by
452 macrostructural changes in GM (e.g., brain atrophy). The locus with the most significant signal
453 (the top lead SNP rs534114641 at 17q21.31) showed substantial association with the traits
454 mentioned above and was mapped to numerous genes associated with various diseases (**Fig. 2C**).
455 Several previous GM-BAG GWAS^{20,22} also identified this locus. Among these genes, the *MAPT*
456 gene, known to encode a protein called tau, is a prominent AD hallmark and implicated in
457 approximately 30 tauopathies, including progressive supranuclear palsy and frontotemporal lobar
458 degeneration⁶⁸. Our gene-drug-disease network also showed several drugs, such as
459 Semorinemab⁴⁴, in active clinical trials currently targeting treatment for AD (**Fig. 3**). The

460 heritability enrichment of GM-BAG was high in several functional categories, with conserved
461 regions being the most prominent. The observed higher heritability enrichment in conserved
462 regions compared to coding regions⁶⁹ supports the long-standing hypothesis regarding the
463 functional significance of conserved sequences. However, the precise role of many highly
464 conserved non-coding DNA sequences remains unclear⁷⁰. The genetic correlation results of GM-
465 BAG with subtypes of common brain diseases highlight the promise for the AI-derived subtypes,
466 rather than the "one-for-all" unitary disease diagnosis, as robust endophenotypes²³. These
467 findings strongly support the clinical implications of re-evaluating pertinent hypotheses using the
468 AI-derived subtypes in patient stratification and personalized medicine.

469 The elevated triglyceride-to-lipid ratio in VLDL, an established biomarker for
470 cardiovascular diseases⁷¹, is causally associated with higher GM-BAG (accelerated brain age).
471 Therefore, lifestyle interventions that target this biomarker might hold promise as an effective
472 strategy to enhance overall brain health. In addition, we revealed that one unit-increased
473 likelihood of type 2 diabetes has a causal effect on GM-BAG increase. Research has shown that
474 normal brain aging is accelerated by approximately 26% in patients with progressive type 2
475 diabetes compared with healthy controls⁷². The protective causal effect of breast cancer on GM-
476 BAG is intriguing in light of existing literature adversely linking breast cancer to brain
477 metastasis⁷³ and chemotherapy-induced cognitive impairments, commonly known as "chemo
478 brain". In addition, it's important to exercise caution when considering the potential causal link
479 between breast cancer and GM-BAG, as MR analyses are susceptible to population selection
480 bias⁷⁴ due to the high breast cancer mortality rate.

481 **Genetic architecture of WM-BAG**

482 The genetic architecture of WM-BAG exhibits strong correlations with cancer-related
483 traits, AD, and physical measures such as BMI, among others. Our genome-wide association
484 query largely confirms the enrichment of these traits in previous literature. In particular, the
485 *DNAJC1* gene, annotated from the most polygenic locus on chromosome 10 (top lead SNP:
486 rs564819152), encodes a protein called heat shock protein 40 (Hsp40) and plays a role in protein
487 folding and the response to cellular stress. This gene is implicated in various cancer types, such
488 as breast, renal, and melanoma (**Supplementary eFigure 12**). In addition, several FDA-
489 approved drugs have been developed based on these WM-BAG genes for different types of
490 cancer in our gene-drug-disease network (**Fig. 3**). Our findings provide novel insights into the
491 genetic underpinnings of WM-BAG and their potential relevance to cancer.

492 Remarkably, one unit-increased likelihood of AD was causally associated with increased
493 WM-BAG. Our Mendelian randomization analysis confirmed the abundant association
494 evidenced by the genome-wide association query (**Fig. 2B**). Dementia, such as AD, is
495 undeniably a significant factor contributing to the decline of the aging brain. Evidence suggests
496 that AD is not solely a GM disease; significant microstructural changes can be observed in WM
497 before the onset of cognitive decline⁷⁵. We also identified a nominal causal significance of BMI
498 [risk effect; P-value=4.73x10⁻², OR (95% CI) = 1.03 (1.00, 1.07)] on WM-BAG. These findings
499 underscore the potential of lifestyle interventions and medications currently being tested in
500 clinical trials for AD to improve overall brain health.

501 **Genetic architecture of FC-BAG**

502 The genetic signals for FC-BAG were weaker than those observed for GM and WM-
503 BAG, which is consistent with the age prediction performance and partially corroborates
504 Cheverud's conjecture: using genetic correlations (**Fig. 2F**) as proxies for phenotypic correlations

505 (Fig. 1E) when collecting individual phenotypes is expensive and unavailable. A novel genomic
506 locus on chromosome 6 (6q.13) harbors an independent variant (rs1204329) previously linked to
507 insomnia⁷⁶. The top lead SNP, rs5877290, associated with this locus is a novel deletion-insertion
508 mutation type: no known association with any human disease or gene mapping has been
509 established for this SNP. The genetic basis of FC-BAG covaries with educational performance
510 and schizophrenia subtypes. Specifically, parental education has been linked to cognitive ability,
511 and researchers have identified a functional connectivity biomarker between the right rostral
512 prefrontal cortex and occipital cortex that mediates the transmission of maternal education to
513 offspring's performance IQ⁷⁷. On the other hand, schizophrenia is a highly heritable mental
514 disorder that exhibits functional dysconnectivity throughout the brain⁷⁸. AD was causally
515 associated with FC-BAG with nominal significance [risk effect for per unit increase; P-
516 value=4.43x10⁻², OR (95% CI) = 1.02 (1.00, 1.03), number of SNPs=13] (Fig. 5A). The
517 relationship between functional brain networks and the characteristic distribution of amyloid- β
518 and tau in AD⁷⁹ provides evidence that AD is a significant factor in the aging brain, underscoring
519 its role as a primary causative agent.

520 The comparative trend of genetic heritability among GM, WM, and FC-BAG is also
521 consistent with previous large-scale GWAS of multimodal brain IDP. Zhao et al. performed
522 GWAS on GM¹³, WM¹⁴, and FC-IDP¹⁸, showing that FC-IDP is less genetically heritable than
523 others. Similar observations were also demonstrated by Elliot et al.¹¹ in the first large-scale
524 GWAS using multimodal IDP from UKBB. The weaker genetic signal observed in FC-BAG can
525 be attributed to many factors. One of the main reasons is the higher signal-to-noise ratio in FC
526 measurements due to the dynamic and complex nature of brain activity, which can make it
527 difficult to accurately measure and distinguish between the true signal and noise. Social-

528 environmental and lifestyle factors can also contribute to the "missing heritability" observed in
529 FC-BAG. For example, stress, sleep patterns, physical activity, and other environmental factors
530 can impact brain function and connectivity⁸⁰. In contrast, GM and WM measurements are more
531 stable and less influenced by environmental factors, which may explain why they exhibit
532 stronger genetic signals and higher heritability estimates.

533

534 **Limitations**

535 This study has several limitations. We can employ deep learning on voxel-wise imaging scans to
536 enhance brain age prediction performance. Nevertheless, it warrants additional exploration to
537 determine whether the resulting reduction in MAE translates into more robust genome-wide
538 associations, as our previous work has demonstrated that BAGs derived from a CNN with a
539 lower MAE did not exhibit heightened sensitivity to disease effects such as AD³⁵. Second, the
540 generalization ability of the GWAS findings to non-European ancestry is limited, potentially due
541 to small sample sizes and cryptic population stratification. Future investigations can be expanded
542 to encompass a broader spectrum of underrepresented ethnic groups, diverse disease populations,
543 and various age ranges spanning the entire lifespan. This expansion can be facilitated by
544 leveraging the resources of large-scale brain imaging genetic consortia like ADNI⁸¹, focused on
545 Alzheimer's disease, and ABCD⁸², which centers on brain development during adolescence.
546 Third, it's important to exercise caution when interpreting the results of this study due to the
547 various assumptions associated with the statistical methods employed, including LDSC and MR.
548 Lastly, it's worth noting that brain age represents a residual score encompassing measurement
549 error. A recent study⁸³ has underscored the significance of incorporating longitudinal data when

550 calculating brain age. Future research should be conducted once the longitudinal scans from the
551 UK Biobank become accessible to explore this impact on GWASs.

552

553 **Outlook**

554 In summary, our multimodal BAG GWASs provide evidence that the aging process of the
555 human brain is a complex biological phenomenon intertwined with several organ systems and
556 chronic diseases. We digitized the human brain from multimodal imaging and captured a
557 complete genetic landscape of human brain aging. This opens new avenues for drug
558 repurposing/repositioning and aids in identifying modifiable protective and risk factors that can
559 ameliorate human brain health.

560

561 **Methods**

562 **Method 1: Study populations**

563 UKBB is a population-based study of more than 50,000 people recruited between 2006 and 2010
564 from Great Britain. The current study focused on participants from the imaging-genomics
565 population who underwent both an MRI scan and genome sequencing (genotype array data and
566 the imputed genotype data) under application number 35148. The UKBB study has ethical
567 approval, and the ethics committee is detailed here: [https://www.ukbiobank.ac.uk/learn-more-](https://www.ukbiobank.ac.uk/learn-more-about-uk-biobank/governance/ethics-advisory-committee)
568 [about-uk-biobank/governance/ethics-advisory-committee](https://www.ukbiobank.ac.uk/learn-more-about-uk-biobank/governance/ethics-advisory-committee). The study design, phenotype and
569 genetic data availability, and quality check have been published and detailed elsewhere²⁴. **Table**
570 **1** shows the study characteristics of the present work.

571 To train the machine learning model and compare the performance of the multimodal
572 BAG, we defined the following two datasets:

573 • *Training/validation/test dataset*: To objectively compare the age prediction
574 performance of different MRI modalities and machine learning models, we randomly
575 sub-sampled 500 (250 females) participants within each decade's range from 44 to 84
576 years old, resulting in the same 4000 participants for GM, WM, and FC-IDP. This
577 dataset was used to train machine learning models. In addition, we ensured that the
578 training/validation/test splits were the same in the CV procedure. As UKBB is a
579 general population, we explicitly excluded participants with common brain diseases,
580 including mental and behavioral disorders (ICD-10 code: F; $N=2678$) and diseases
581 linked to the central nervous system (ICD-10 code: G group; $N=3336$).

- *Independent test dataset*: The rest of the population for each MRI modality

(N=38089) was set as independent test datasets – unseen until we finalized the training procedure⁸⁴.

585 The GM-IDP includes 119 GM regional volumes from the MUSE atlas, consolidated by
586 the iSTAGING consortium. We studied the influence of different WM-IDP features: i) 48 FA
587 values; ii) 109 TBSS-based⁸⁵ values from FA, MD, ODI, and NDI; iii) 192 skeleton-based mean
588 values from FA, MD, ODI, and NDI. For FC-IDP, 210 ICA-derived functional connectivity
589 components were included. The WM and FC-IDP were downloaded from UKBB (**Method 3B**).

590 **Table 1. Study characteristics.**

The current table presents participants of all ancestries for the age prediction task. We constrained participants with only European ancestry for downstream genetic analyses. * For age and sex, we reported statistics for the overlapping population of the three modalities: 35,261 participants for the entire population, 4000 participants for the training/validation/test dataset, and 31,261 participants for the independent test dataset. We also showed the number of participants for the GM, WM, and FC-BAG GWAS. In total, our analyses included 42,089 unique participants who had at least one image scan. Abbreviation: dMRI: diffusion MRI; rsfMRI: resting-state functional MRI; T1w MRI: T1-weighted MRI.

Population (overlap)	T1w MRI	dMRI	rsfMRI	Age (year)*	Sex /female*
				63.64	
Total (35,261)	36,304	39,661	36,858	(45.00, 81.00)	18,700/53%
Training/validation/test (4000)	4000	4000	4000	63.47 (46.00, 81.00)	2000/50%
Independent test (31,261)	32,304	35,661	32,858	63.66 (45.00, 81.00)	16,700/53%
GWAS	31,557	31,749	32,017	NA	NA

601 Method 2: Image processing

(A): T1-weighted MRI processing: The imaging quality check is detailed in **Supplementary eMethod 2**. All images were first corrected for magnetic field intensity inhomogeneity.⁸⁶ A deer

604 learning-based skull stripping algorithm was applied to remove extra-cranial material. In total,
605 145 IDPs were generated in gray matter (GM, 119 ROIs), white matter (WM, 20 ROIs), and
606 ventricles (6 ROIs) using a multi-atlas label fusion method⁴¹. The 119 GM ROIs were fit to the
607 four machine learning models to derive the GM-BAG.

608

609 **(B): Diffusion MRI processing:** UKBB has processed diffusion MRI (dMRI) data and released
610 several WM tract-based metrics for the Diffusion Tensor Imaging (DTI) model (single-shell
611 dMRI) and Neurite Orientation Dispersion and Density Imaging (NODDI⁸⁷) model (multi-shell
612 dMRI). The Eddy⁸⁸ tool corrected raw images for eddy currents, head motion, and outlier slices.
613 The mean values of FA, MD, ODI, and NDI were extracted from the 48 WM tracts of the
614 "ICBM-DTI-81 white-matter labels" atlas⁸⁹, resulting in 192 WM-IDP (category code:134). In
615 addition, a tract-skeleton (TBSS)⁸⁵ and probabilistic tractography analysis⁹⁰ were employed to
616 derive weighted-mean measures within the 27 major WM tracts, referred to as the 108 TBSS
617 WM-IDP (category code: 135). Finally, since we observed overfitting – an increase of MAEs
618 from the cross-validated test results to the independent test results – when incorporating features
619 from FA, MD, ODI, and NDI (as detailed in **Supplementary eTable 1A**), we chose to use only
620 the 48 FA WM-IDPs to train the models for generating GM-BAG.

621

622 **(C): Resting-state functional MRI processing:** For FC-IDP, we used the 21×21 resting-state
623 functional connectivity (full correlation) matrices (data-field code: 25750) from UKBB^{91,92}.
624 UKBB processed rsfMRI data and released 25 whole-brain spatial independent component
625 analysis (ICA)-derived components⁹³; four components were removed due to artifactual
626 components. This resulted in 210 FC-IDP quantifying pairwise correlations of the ICA-derived

627 components. Details of dMRI and rsfMRI processing are documented here:

628 https://biobank.ctsu.ox.ac.uk/crystal/crystal/docs/brain_mri.pdf.

629

630 **Method 3: Multimodal brain age prediction using machine learning models**

631 GM, WM, and FC-IDP (details of image processing are presented in **Method 2**) were fit into

632 four machine learning models (linear and non-linear) to predict brain age as the outcome.

633 Specifically, we used SVR, LASSO regression, MLP, and a five-layer neural network (NN: three

634 linear layers and one rectified linear unit layer).

635 To objectively and reproducibly compare the age prediction performance using different

636 machine learning models and MRI modalities, we adopted a nested CV procedure and included

637 an independent test dataset²⁷. Specifically, the outer loop CV was performed for 100 repeated

638 random splits: 80% of the data were used for training. The remaining 20% was used for

639 validation/testing in the inner loop with a 10-fold CV. In addition, we concealed an independent

640 test dataset – unseen for testing until we finished fine-tuning the machine learning models⁸⁴ (e.g.,

641 hyperparameters for SVR and neural networks). To compare the results of different models and

642 modalities, we showed MAE's mean and empirical standard deviation instead of performing any

643 statistical test (e.g., a two-sample t-test). This is because no unbiased variance estimate exists for

644 complex CV procedures (refer to notes from Nadeau and Benjio⁹⁴).

645

646 **Method 4: Genetic analyses**

647 Imputed genotype data were quality-checked for downstream analyses. Our quality check

648 pipeline (see below) resulted in 33,541 European ancestry participants and 8,469,833 SNPs.

649 After merging with the multimodal MRI populations, we included 31,557 European participants

650 for GM-BAG, 31,749 participants for WM-BAG, and 32,017 participants for FC-BAG GWAS.
651 Details of the protocol are described elsewhere^{15,95}. We summarize our genetic QC pipeline as
652 below. First, we excluded related individuals (up to 2nd-degree) from the complete UKBB
653 sample using the KING software for family relationship inference⁹⁶. We then removed
654 duplicated variants from all 22 autosomal chromosomes. Individuals whose genetically identified
655 sex did not match their self-acknowledged sex were removed. Other excluding criteria were: i)
656 individuals with more than 3% of missing genotypes; ii) variants with minor allele frequency
657 (MAF) of less than 1%; iii) variants with larger than 3% missing genotyping rate; iv) variants
658 that failed the Hardy-Weinberg test at 1×10^{-10} . To adjust for population stratification⁹⁷, we
659 derived the first 40 genetic principle components (PC) using the FlashPCA software⁹⁸. Details of
660 the genetic quality check protocol are described elsewhere^{95,99}.

661
662 **(A): Genome-wide association analysis:** For GWAS, we ran a linear regression using Plink¹⁰⁰
663 for GM, WM, and FC-BAG, controlling for confounders of age, dataset status
664 (training/validation/test or independent test dataset), age x squared, sex, age x sex interaction,
665 age-squared x sex interaction, total intracranial volume, the brain position in the scanner (lateral,
666 transverse, and longitudinal), and the first 40 genetic principal components. The inclusion of
667 these covariates is guided by pioneer neuroimaging GWAS conducted by Zhao et al¹³. and Elliot
668 et al.¹¹ We adopted the genome-wide P-value threshold (5×10^{-8}) and annotated independent
669 genetic signals considering linkage disequilibrium (see below). We then estimated the SNP-
670 based heritability using GCTA³⁷ using the individual-level genotype data with the same
671 covariates in GWAS.

672 To check the robustness of our GWAS results using European ancestry, we performed six
673 sensitivity checks, including *i*) split-sample GWAS by randomly dividing the entire population
674 into two sex and age-matched splits, *ii*) sex-stratified GWAS for males and females, *iii*) non-
675 European GWAS, *iv*) fastGWA⁴⁰ for a mixed linear model that accounts for cryptic population
676 stratification, *v*) machine learning-specific GWAS, and *vi*) feature type-specific GWAS.

677

678 **(B): Annotation of genomic loci and genes:** The annotation of genomic loci and mapped genes
679 was performed via FUMA¹⁰¹ (<https://fuma.ctglab.nl/>, version: v1.5.0). For the annotation of
680 genomic loci, we first defined lead SNPs (correlation $r^2 \leq 0.1$, distance < 250 kilobases) and
681 assigned them to a genomic locus (non-overlapping); the lead SNP with the lowest P-value (i.e.,
682 the top lead SNP) was used to represent the genomic locus. For gene mappings, three different
683 strategies were considered. First, positional mapping assigns the SNP to its physically nearby
684 genes (a 10 kb window by default). Second, eQTL mapping annotates SNPs to genes based on
685 eQTL associations. Finally, chromatin interaction mapping annotates SNPs to genes when there is
686 a significant chromatin interaction between the disease-associated regions and nearby or distant
687 genes.¹⁰¹ The definition of top lead SNP, lead SNP, independent significant SNP, and candidate
688 SNP can be found in **Supplementary eMethod 1**.

689

690 **(C): Phenome-wide association query for genomic loci associated with other traits in the**
691 **literature:** We queried the significant independent SNPs within each locus in the GWAS
692 Catalog (query date: January 10th, 2023 via FUMA version: v1.5.0) to determine their
693 previously identified associations with other traits. For these associated traits, we further mapped
694 them into several high-level categories for visualization purposes (**Fig. 2B**).

695

696 **(D): Genetic correlation:** We used LDSC³⁶ to estimate the pairwise genetic correlation (r_g)
697 between GM, WM, and FC-BAG and several pre-selected traits (**Supplementary eTable 3**) by
698 using the precomputed LD scores from the 1000 Genomes of European ancestry. The following
699 pre-selected traits were included: Alzheimer's disease (AD), autism spectrum disorder (ASD),
700 attention-deficit/hyperactivity disorder (ADHD), obsessive-compulsive disorder (OCD), major
701 depressive disorder (MDD), bipolar disorder (BIP), schizophrenia (SCZ), education and
702 intelligence, as well as the AI-derived subtypes for AD (AD1 and AD2¹⁰²), ASD (ASD1, ASD2,
703 and ASD3⁴⁷), and SCZ (SCZ1 and SCZ2¹⁰³) – serving as more robust endophenotypes than the
704 disease diagnoses themselves. To ensure the suitability of the GWAS summary statistics, we first
705 checked that the selected study's population was European ancestry; we then guaranteed a
706 moderate SNP-based heritability h^2 estimate and excluded the studies with spurious low h^2
707 (<0.05). Notably, LDSC corrects for sample overlap and provides an unbiased estimate of
708 genetic correlation¹⁰⁴. The h^2 estimate from LDSC is, in general, lower than that of GCTA
709 because LDSC uses GWAS summary statistics and pre-computed LD information and has
710 slightly different model assumptions across different software¹⁰⁵.

711

712 **(E): Partitioned heritability estimate:** Partitioned heritability analysis estimates the percentage
713 of heritability enrichment explained by annotated genome regions⁵¹. First, the partitioned
714 heritability was calculated for 53 main functional categories. The 53 functional categories are not
715 specific to any cell type, including coding, UTR, promoter, and intronic regions. Details of the
716 53 categories are described elsewhere⁵¹ and are also presented in **Supplementary eTable 5A**.
717 Subsequently, cell type-specific partitioned heritability was estimated using gene sets from

718 Cahoy et al.⁵⁸ for three main cell types (i.e., astrocyte, neuron, and oligodendrocyte)

719 **(Supplementary eTable 5B).**

720

721 **(F): Gene-drug-disease network construction:** We curated data from the Drug Bank database
722 (v.5.1.9)¹⁰⁶ and the Therapeutic Target Database (updated by September 29th, 2021) to construct
723 a gene-drug-disease network. Specifically, we constrained the target to human organisms and
724 included all drugs with active statuses (e.g., patented and approved) but excluded inactive ones
725 (e.g., terminated or discontinued at any phase). To represent the disease, we mapped the
726 identified drugs to the Anatomical Therapeutic Chemical (ATC) classification system for the
727 Drugbank database and the International Classification of Diseases (ICD-11) for the Therapeutic
728 Target Database.

729

730 **(G): Two-sample Mendelian Randomization:** We investigated whether the clinical traits
731 previously associated with our genomic loci (**Fig. 2B**) were a cause or a consequence of GM,
732 WM, and FC-BAG using a bidirectional, two-sample MR approach. GM, WM, and FC-BAG are
733 the outcome/exposure variables in the forward/inverse MR, respectively. We applied five
734 different MR methods using the TwoSampleMR R package⁵⁹, including the inverse variance
735 weighted (IVW), MR Egger¹⁰⁷, weighted median¹⁰⁸, simple mode, and weighted mode methods.
736 We reported the results of IVW in the main text and the four others in the **Supplementary eFile**
737 **9.** MR relies on a set of crucial assumptions to ensure the validity of its results. These
738 assumptions include the requirement that the chosen genetic instrument exhibits a strong
739 association with the exposure of interest while remaining free from direct associations with
740 confounding factors that could influence the outcome. Additionally, the genetic variant used in

741 MR should be independently allocated during conception and inheritance, guaranteeing its
742 autonomy from potential confounders. Furthermore, this genetic instrument must affect the
743 outcome solely through the exposure of interest without directly impacting alternative pathways
744 that could influence the outcome (no horizontal pleiotropy). The five MR methods handle
745 pleiotropy and instrument validity assumptions differently, offering various degrees of
746 robustness to violations. For example, MR Egger provides a method to estimate and correct for
747 pleiotropy, making it robust in the presence of horizontal pleiotropy. However, it assumes that
748 directional pleiotropy is the only form of pleiotropy present.

749 To ensure an unbiased selection of exposure variables, we followed a systematic
750 procedure guided by the STROBE-MR Statement¹⁰⁹. We pre-selected exposure variables across
751 various categories based on our phenome-wide association query. These variables encompassed
752 neurodegenerative diseases (e.g., AD), liver biomarkers (e.g., AST), cardiovascular diseases
753 (e.g., the triglyceride-to-lipid ratio in VLDL), and lifestyle-related risk factors (e.g., BMI).
754 Subsequently, we conducted an automated query for these traits in the IEU GWAS database¹¹⁰,
755 which provides curated GWAS summary statistics suitable for MR, using the
756 *available_outcomes()* function. We ensured the selected studies used European ancestry
757 populations and shared the same genome build as our GWAS (HG19/GRCh37). Additionally, we
758 manually examined the selected studies to exclude any GWAS summary statistics overlapping
759 with UK Biobank populations to prevent bias stemming from sample overlap¹¹¹. This process
760 yielded a set of seven exposure variables, comprising AD, breast cancer, type 2 diabetes, renin
761 level, triglyceride-to-lipid ratio, aspartate aminotransferase (AST), and BMI. The details of the
762 selected studies for the instrumental variables (IVs) are provided in **Supplementary eTable 6**.

763 We performed several sensitivity analyses. First, a heterogeneity test was performed to
764 check for violating the IV assumptions. Horizontal pleiotropy was estimated to navigate the
765 violation of the IV's exclusivity assumption⁶⁴ using a funnel plot, single-SNP MR approaches,
766 and MR Egger estimator¹⁰⁷. Moreover, the leave-one-out analysis excluded one instrument
767 (SNP) at a time and assessed the sensitivity of the results to individual SNP.

768

769 **(H): PRS prediction:** We calculated the PRS using the GWAS results from the split-sample
770 analyses. The weights of the PRS were defined based on split1 data (training/base data), and the
771 split2 GWAS summary statistics were used as the test/target data. The QC steps for the base data
772 are as follows: *i*) removal of duplicated and ambiguous SNPs for the base data; *ii*) clumping the
773 base GWAS data; *iii*) pruning to remove highly correlated SNPs in the target data; *iv*) removal of
774 high heterozygosity samples in the target data; *v*) removal of duplicated, mismatching and
775 ambiguous SNPs in the target data. After rigorous QC, we employed two methods to derive the
776 three BAG-PRS in the split2 population: *i*) PLINK with the classic C+T method (clumping +
777 thresholding) and *ii*) PRS-CS⁵⁷ with a Bayesian approach.

778 To determine the "best-fit" PRS P-value threshold, we performed a linear regression
779 using the PRS calculated at different P-value thresholds (0.001, 0.05, 0.1, 0.2, 0.3, 0.4, 0.5),
780 controlling for age, sex, total intracellular volume, brain position during scanning (lateral,
781 transverse, and longitudinal), and the first forty genetic PCs. A null model was established by
782 including only the abovementioned covariates. The alternative model was then constructed by
783 introducing each BAG-PRS as an extra independent variable.

784 **Data Availability**

785 The GWAS summary statistics corresponding to this study are publicly available on the

786 MEDICINE knowledge portal (<https://labs.loni.usc.edu/medicine>).

787 **Code Availability**

788 The software and resources used in this study are all publicly available:

- 789 • MLNI: <https://anbai106.github.io/mlni/>, brain age prediction (V0.1.2)
- 790 • MEDICINE: <https://labs.loni.usc.edu/medicine>, knowledge portal for dissemination and
- 791 GWAS summary statistics sharing
- 792 • MUSE: <https://www.med.upenn.edu/sbia/muse.html>, image preprocessing for GM-IDP
- 793 • PLINK: <https://www.cog-genomics.org/plink/>, GWAS and PRS
- 794 • FUMA: <https://fuma.ctglab.nl/>, gene mapping, genomic locus annotation
- 795 • GCTA: <https://yanglab.westlake.edu.cn/software/gcta/#Overview>, heritability estimates, and fastGWA
- 797 • LDSC: <https://github.com/bulik/ldsc>, genetic correlation, partitioned heritability
- 798 • TwoSampleMR: <https://mrcieu.github.io/TwoSampleMR/index.html>, MR
- 799 • PRS-CS: <https://github.com/getian107/PRScs>, PRS

800 **Competing Interests**

801 None

802

803 **Authors' contributions**

804 Dr. Wen has full access to all the data in the study and takes responsibility for the integrity of the
805 data and the accuracy of the data analysis.

806 *Study concept and design:* Wen

807 *Acquisition, analysis, or interpretation of data:* Wen

808 *Drafting of the manuscript:* Wen

809 *Critical revision of the manuscript for important intellectual content:* all authors

810 *Statistical analysis:* Wen

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