

# Brain Structure and Episodic Learning Rate in Cognitively Healthy Ageing

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1 **Abstract**

2 Memory normally declines with ageing and these age-related cognitive changes are  
3 associated with changes in brain structure. Episodic memory retrieval has been widely  
4 studied during ageing, whereas learning has received less attention. Here we examined the  
5 neural correlates of episodic learning rate in ageing. Our study sample consisted of 982  
6 cognitively healthy female and male older participants from the Vallecás Project cohort,  
7 without a clinical diagnosis of mild cognitive impairment or dementia. The learning rate  
8 across the three consecutive recall trials of the verbal memory task (Free and Cued  
9 Selective Reminding Test) recall trials was used as a predictor of grey matter (GM) using  
10 voxel-based morphometry, and WM microstructure using tract-based spatial statistics on  
11 fractional anisotropy (FA) and mean diffusivity (MD) measures. Immediate Recall improved  
12 by 1.4 items per trial on average, and this episodic learning rate was faster in women and  
13 negatively associated with age. Structurally, hippocampal and anterior thalamic GM volume  
14 correlated positively with learning rate. Learning also correlated with the integrity of WM  
15 microstructure (high FA and low MD) in an extensive network of tracts including bilateral  
16 anterior thalamic radiation, fornix, and long-range tracts. These results suggest that episodic  
17 learning rate is associated with key anatomical structures for memory functioning, motivating  
18 further exploration of the differential diagnostic properties between episodic learning rate and  
19 retrieval in ageing.

20 Abstract word count: 219

21

22 **Introduction**

23 Ageing is accompanied by a decline in cognition, most characteristically in episodic memory  
24 performance (Glisky, 2007; Tromp et al., 2015), the ability to remember personal  
25 experiences. Episodic memory impairments in ageing can manifest in different ways  
26 depending on the studied phase (i.e., encoding, consolidation, or retrieval process). It is  
27 difficult to study these phases independently in behavioural studies, although previous work  
28 has reported that distinct processes may be affected unequally during ageing. For example,  
29 more prominent deficits have been found for encoding relative to retrieval in older adults  
30 (Friedman et al., 2007; Morcom et al., 2003). Furthermore, exploring the neural  
31 underpinnings of these various manifestations (e.g., learning versus retention) could inform  
32 dissociations between normal age-related decline and decline driven by neurodegenerative  
33 diseases such as dementia. Memory decline in ageing is often measured in terms of  
34 retention. However, impairments could also be driven by a diminished ability to learn  
35 information over a period of time, rather than to retrieve it. We therefore aimed to elucidate  
36 the structural brain properties underlying episodic learning rate in ageing.

37 Ageing has been associated with a global reduction in grey matter (GM) volume (Farokhian  
38 et al., 2017; Grieve et al., 2007), although to different extents across brain regions (Cox et  
39 al., 2018; Resnick et al., 2003). Numerous studies have found a specific GM volume loss in  
40 prefrontal, temporal and parietal cortices (Cox et al., 2021; Elliott, 2020), associated with  
41 general cognitive and memory-specific decline (Cox et al., 2021; Fjell and Walhovd, 2010;  
42 Gorbach et al., 2017). White matter (WM) age-related differences in fractional anisotropy  
43 (FA) and mean diffusivity (MD) have also been reported (Bennett et al., 2010; Fjell and  
44 Walhovd, 2010; Madden and Parks, 2017). FA and MD are negatively correlated such that  
45 reduced WM integrity is indexed by a decrease in FA and an increase in MD. Like GM, age-  
46 related WM effects are apparent throughout the brain (Farokhian et al., 2017; Grieve et al.,  
47 2007), although with greater effects in anterior than posterior tracts (Bennett et al., 2010).

48 Whilst these structural differences contribute to our understanding of brain ageing, it is vital  
49 to also consider their cognitive manifestations.

50 A commonly observed form of age-related cognitive decline is impaired memory, which has  
51 been associated with reduced hippocampal volume (Gorbach et al., 2017; Hedden et al.,  
52 2016; Persson et al., 2012), as well as with damage to the microstructure of frontal and  
53 temporal WM tracts (de Mooij et al., 2018; Kennedy and Raz, 2009; Rizvi et al., 2020), and  
54 specifically limbic tracts (Bennett et al., 2015). Furthermore, recognition performance on  
55 neuropsychological episodic memory tests has been shown to correlate with FA and MD  
56 measures in the fornix, cingulum, and superior and inferior longitudinal fasciculi (Sasson et  
57 al., 2013). However, other studies have not found correlations between WM microstructure  
58 and episodic retrieval in ageing (Gorbach et al., 2017; Laukka et al., 2013; Salami et al.,  
59 2012).

60 Memory performance is usually quantified by the ability to recognise or recall information  
61 correctly, a retrieval impairment could be caused by a reduced ability to encode or learn  
62 information (Boujut and Clarys, 2016; Cedar et al., 2018). Encoding, which is potentially  
63 dissociable from retrieval processes (Bennett et al., 2015; Kwok and Buckley, 2010), has  
64 been shown to underlie several memory deficits observed in ageing (Grady, 2012). Whilst  
65 learning rate is part of the encoding process, in the current context it specifically refers to an  
66 improvement in learning over time (or repetitions). Indeed, there is evidence for reduced  
67 error-driven (Nassar et al., 2016) and probabilistic learning rates (Herff et al., 2019;  
68 Samanez-Larkin et al., 2012) in older adults, but evidence for similar deficits in episodic  
69 learning rate is lacking.

70 A potential way to probe episodic learning rate is through the Free and Cued Selective  
71 Reminding Test (FCSRT). The FCSRT is one of the most commonly used free-recall  
72 paradigms for episodic memory assessment, including immediate and delayed free- and  
73 cued-recall (Buschke, 1984). Worse recall performance of cognitively normal older adults on

74 the FCSRT has been associated with reduced hippocampal GM volume (Zammit et al.,  
75 2017), reduced fornix FA (Hartopp et al., 2019; Metzler-Baddeley et al., 2011) and increased  
76 frontal MD (Nicolas et al., 2020). In addition to such retrieval effects, using the immediate  
77 free recall components across three consecutive trials, the FCSRT enables investigating  
78 episode learning by examining how many additional words are successfully recalled on each  
79 trial.

80 We investigated whether the learning rate in FCSRT is associated with age, as well as its  
81 neural manifestation in GM volume and WM tract microstructure. In a large cross-sectional  
82 cohort of healthy older adults, we first calculated the learning rate across the three  
83 consecutive FCSRT trials and tested for an association with age. To examine brain-cognition  
84 associations, we used learning rate as a predictor to examine 1) GM volume using voxel-  
85 based morphometry (VBM), and 2) WM microstructure using tract-based spatial statistics on  
86 FA and MD measures. Given the critical role of the hippocampus in episodic memory and its  
87 correlation with structural changes in ageing, we hypothesised that hippocampal GM volume  
88 and associated WM limbic tract microstructure would correlate with learning rate.

89 **Methods**

90 *Participants.* All participants in this study were part of the Vallecás Project, a single-centre  
91 longitudinal study of community-dwelling volunteers aged 69-86 without any cognitive or  
92 psychiatric disorder that compromised their daily functioning at the time of recruitment.  
93 Inclusion and exclusion criteria have been further described elsewhere (Olazarán et al.,  
94 2015). From this cohort, data from the baseline visit of 982 cognitively normal participants  
95 (mean age = 74.8, SD = 3.9, 637 (64.9%) females) were included in the current study. Any  
96 subject with a diagnosis of mild cognitive impairment or Alzheimer's disease at this first visit  
97 was excluded. All participants provided written informed consent and the Vallecás Project  
98 was approved by the Ethics committee of the Instituto de Salud Carlos III.

99 *Neuropsychological assessment.* Participants completed a battery of neuropsychological  
100 assessments as part of the Vallecas Project protocol. In this study, we report the total score  
101 of the Mini Mental State Examination (MMSE; Folstein et al., 1975) and we mainly focused  
102 on the Free and Cued Selective Reminding Test (FCSRT; Buschke, 1984), assessing  
103 learning and retention of verbal memory, with immediate and delayed recall components.  
104 The test was administered using standard procedures (Peña-Casanova et al., 2009).  
105 Participants were presented with cards containing four words and asked to identify the word  
106 corresponding to a specific semantic category, going through all four words, on four different  
107 cards (16 words in total). The words presented are not the most obvious member of each  
108 semantic category. Following the presentation phase, participants were asked to recall as  
109 many words as possible in three consecutive recall trials each one followed by 20 seconds  
110 of interference counting backwards (Figure 1A). For each trial, participants were asked to  
111 freely recall as many words as possible with a time limit of 90 seconds, then examiners  
112 provided the semantic category clue for the forgotten items. These three free and cued  
113 recalls constitute the three immediate recall trials of the task. This immediate recall phase is  
114 followed by a 30-minute delay, after which the delayed phase of the test starts. Participants  
115 were asked on a single trial to freely recall as many words as possible otherwise cues were  
116 provided (Figure 1A). To assess the learning rate across trials, we fit a linear mixed-effects  
117 model of the number of items freely recalled in each immediate trial, as a function of the  
118 recall trial (first, second, and third) using the lme4 package in R 4.0.2 (<https://www.r-project.org/>). The model also included a random slope of the recall trial, and a random  
119 intercept per participant, capturing inter-individual variability in learning rate (across the three  
120 trials). The learning rate coefficient for each participant was extracted using the coef()  
121 function for subsequent analyses. Next, we built a multiple regression model where the  
122 learning rate was the dependent variable, sex, age and level of education were the  
123 predictors and the delayed free recall score of the FCSRT was included as a covariate to  
124 rule out the retrieval phase of the memory process. Extraction and plotting of the effects  
125

126 reported below were conducted using the effects (Fox, 2003) and ggplot2 (Wickham, 2009)  
127 packages in R.

128 *MRI Data acquisition.* Images were acquired using a 3T MRI (Signa HDxt GE) with a phased  
129 array eight-channel head coil. T1-weighted images (3D fast spoiled gradient echo with  
130 inversion recovery preparation) were collected using a repetition time (TR) of 10ms, echo  
131 time (TE) of 4.5ms, field of view (FOV) of 240mm and a matrix size of 288x288 with slice  
132 thickness of 1mm, yielding a voxel size of 0.5 x 0.5 x 1 mm<sup>3</sup>. Diffusion-weighted images  
133 were single-shot spin echo echo-planar imaging (SE-EPI), with TR 9200ms, TE 80ms, b-  
134 value 800s/mm<sup>2</sup> and 21 gradient directions, FOV 240mm and matrix size 128 x 128 with  
135 slice thickness of 3mm.

136 *Grey matter VBM.* The analysis was carried out in SPM12 (version r6225;  
137 <https://www.fil.ion.ucl.ac.uk/spm>). T1-weighted images were segmented into grey matter,  
138 white matter and cerebrospinal fluid and then aligned and normalised to MNI space using  
139 the DARTEL algorithm (Ashburner, 2007). Prior to statistical modelling, the normalised  
140 images were smoothed using a 6mm FWHM Gaussian kernel. The pre-processed grey  
141 matter maps were entered into a general linear model (GLM) with learning rate from the  
142 memory task as the predictor of interest, and total intracranial volume (TIV), sex, and the  
143 delayed free recall score of the FCSRT as covariates. Age and education were not used in  
144 the model as additional covariates since FCSRT delayed free recall is sensitive to the effects  
145 of age and level of education. Nonetheless, to ensure the model is capturing variance  
146 associated with these variables we devised a second model without FCSRT delayed free  
147 recall and including TIV, sex, age and education as covariates and the same results were  
148 obtained (see Supplementary Materials). We conducted whole-brain analyses using a  
149 threshold-free cluster enhancement (TFCE) approach with 5000 permutations and default  
150 parameters (E = 0.5 and H = 2) using the TFCE tool (version r223) for CAT12 toolbox in  
151 SPM (<http://dbm.neuro.uni-jena.de/tfce>). Therefore, our analyses fully correct for mass-  
152 univariate testing (and associated multiple-comparisons problem) by employing a whole-

153 brain FWE correction. Furthermore, we used the TFCE approach to overcome cluster-based  
154 inference issues. The AAL3 atlas neuroanatomical labels were used to describe  
155 neuroanatomical loci (Rolls et al., 2020) and Mango software was used to produce the figure  
156 (<http://rii.uthscsa.edu/mango/>). These analyses assessed which regions were positively  
157 associated with the immediate recall learning rate. Significant results are reported at a  
158 family-wise error FWE) corrected level of  $p < 0.05$ .

159 *White matter tract-based spatial statistics (TBSS)*. Of the 982 participants, seven were  
160 excluded as they did not have diffusion data. For preprocessing these images, the FSL  
161 toolbox (<http://fsl.fmrib.ox.ac.uk/fsl/fslwiki>) was used for motion and eddy current correction,  
162 the extraction of non-brain voxels and, lastly, the calculation of voxel-wise diffusion maps  
163 (FA and MD) for each participant. Individual FA and MD maps were then used in the FSL  
164 TBSS pipeline (<http://fsl.fmrib.ox.ac.uk/fsl/fslwiki/TBSS/UserGuider>; detailed methods  
165 described by Smith et al. (2006)). The general outline of the process is: 1) FA individual  
166 maps were non-linearly registered to standard space (FMRIB58\_FA template) (Andersson et  
167 al., 2007). 2) A mean FA image was created by averaging all co-registered FA maps. 3)  
168 Individually aligned images were projected onto the mean FA skeleton—representing the  
169 centers of all tracts common to the study sample—and skeletonised images were used for  
170 voxel-wise analysis. Diffusivity maps for MD were generated by applying the same steps  
171 detailed above. The same GLM design matrix as the VBM analysis was used along with the  
172 TFCE approach with 5000 permutations (default parameters  $E = 0.5$  and  $H = 2$ ). Significant  
173 results are reported at a family-wise error (FWE) corrected level of  $p < 0.05$ . To visualise our  
174 TBSS results we used the multimodal analysis and visualisation tool (MMVT; Felsenstein et  
175 al., 2019). The pipeline follows these steps: 1) Binary masking: all the voxels in the TBSS  
176 volume below the threshold (0.95) were set to zero. 2) Outlier voxels removal using the  
177 Open3D python package (Zhou et al., 2018). 3) Smoothing the volumetric data using a 3D  
178 Gaussian filter (Virtanen et al., 2020). 4) Surface creation from the volume's TBSS surfaces  
179 using the marching cubes algorithm (Lorensen and Cline, 1987). For that, we re-calculate

180 the threshold to give us the same number of voxels after the smoothing step. 5) Translation  
181 for the surfaces' vertices coordinates. 6) Projection of the volumetric data on the surfaces.

182 **Results**

183 *Memory and neuropsychological performance*

184 On average, across three trials, participants correctly remembered 7.9 items (SD = 2.6).  
185 When looking at individual trials, performance improved as trials progressed, reflecting a  
186 positive episodic learning rate (see Table 1 for number of items recalled, and Figure 1B for  
187 learning rates). Our linear model predicting the learning rate as a function of age, sex, and  
188 level of education revealed significant effects of the three predictors after correcting for  
189 FCSRT delayed free recall score. Learning rate and delayed free recall FCSRT were  
190 positively correlated (Pearson's  $r = 0.7$ ;  $p < 2.2 \times 10^{-16}$ ). Age had a negative effect on  
191 learning rate ( $F(1,965) = 10.45$ ,  $p = 0.001$ ) (Figure 1C), sex also had an effect ( $F(1,965) =$   
192 4.66,  $p = 0.031$ ) and being a woman was positively associated with learning rate (Figure  
193 1D). Finally, having a higher level of education was positively associated with learning rate  
194 ( $F(3,965) = 5.17$ ,  $p < 0.002$ ) (Figure 1E). There was no significant interaction between the  
195 three predictors (age, sex and years of education).

196  
197

Total sample (n = 982)	Women (n = 637)	Men (n = 345)
Mean (SD)	Mean (SD)	Mean (SD)

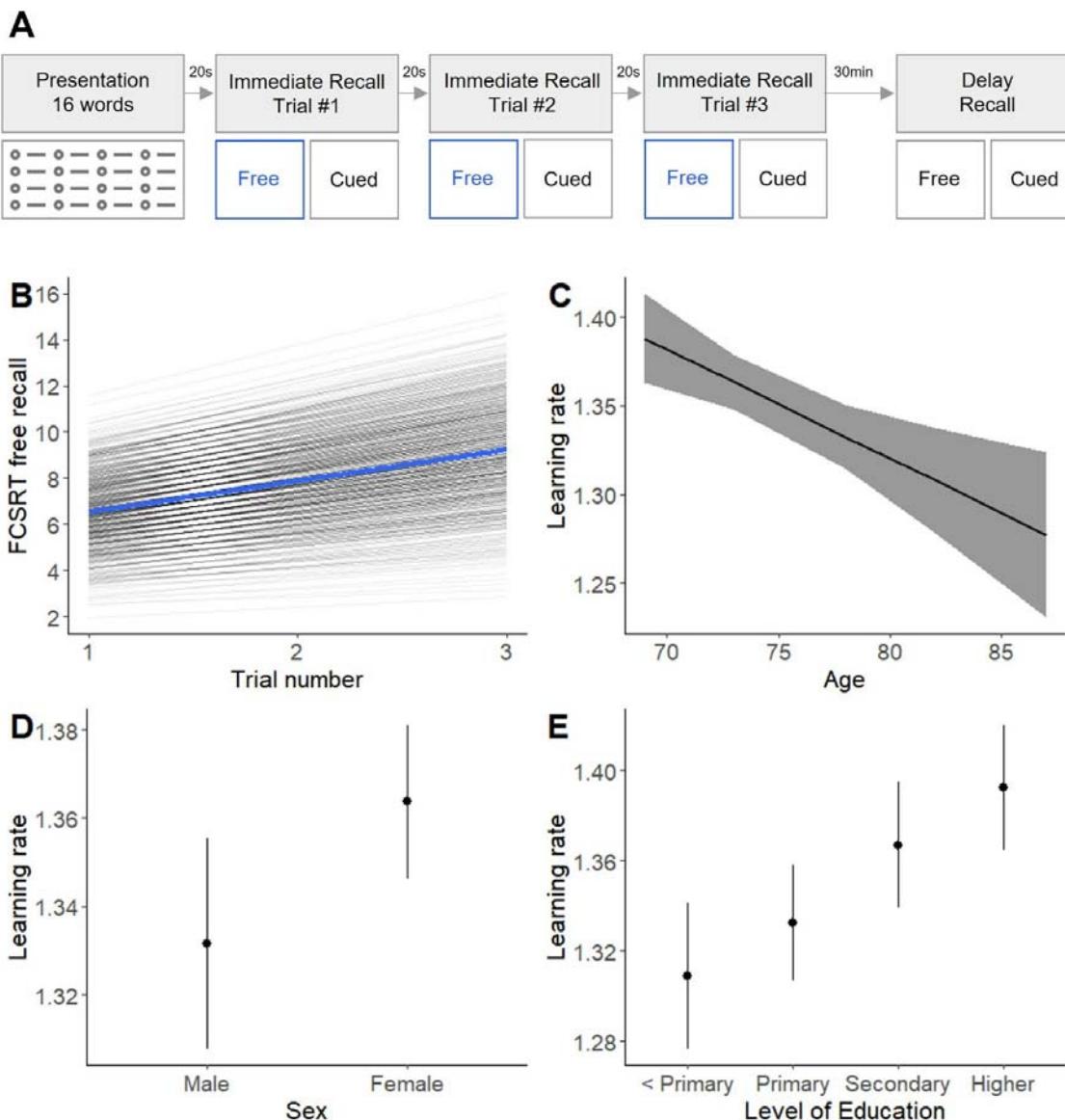
*Demographics*

Age, years		74.8 (3.9)	74.8 (3.9)	74.8 (3.9)
Levels of education, count (%)	Less than primary	185 (18.8)	137 (21.5)	48 (13.9)
	Primary	295 (30.0)	222 (34.9)	73 (21.1)
	Secondary	245 (24.9)	151 (23.7)	94 (27.2)
	Higher education	257 (26.2)	127 (19.9)	130 (37.7)
<i>Neuropsychological performance</i>				
MMSE, total score		28.6 (1.6)	28.6 (1.6)	28.7 (1.4)
Trial 1 immediate free recall FCSRT, items recalled		6.5 (2.1)	6.7 (2.1)	6.3 (2.1)
Trial 2 immediate free recall FCSRT, items recalled		7.9 (2.4)	7.9 (2.4)	7.8 (2.4)
Trial 3 immediate free recall FCSRT, items recalled		9.2 (2.5)	9.4 (2.6)	9.0 (2.6)
Learning rate immediate free recall FCSRT, items recalled/trial		1.4 (0.3)	1.4 (0.3)	1.3 (0.3)

Delayed free recall FCSRT, items recalled	9.4 (2.6)	9.5 (2.7)	9.3 (2.6)
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198 **Table 1. Demographic and neuropsychological profile of the total sample and split by**  
199 **sex.** MMSE: Mini Mental State Examination total score, FCSRT: Free and Cued Selective  
200 Reminding Test.

201

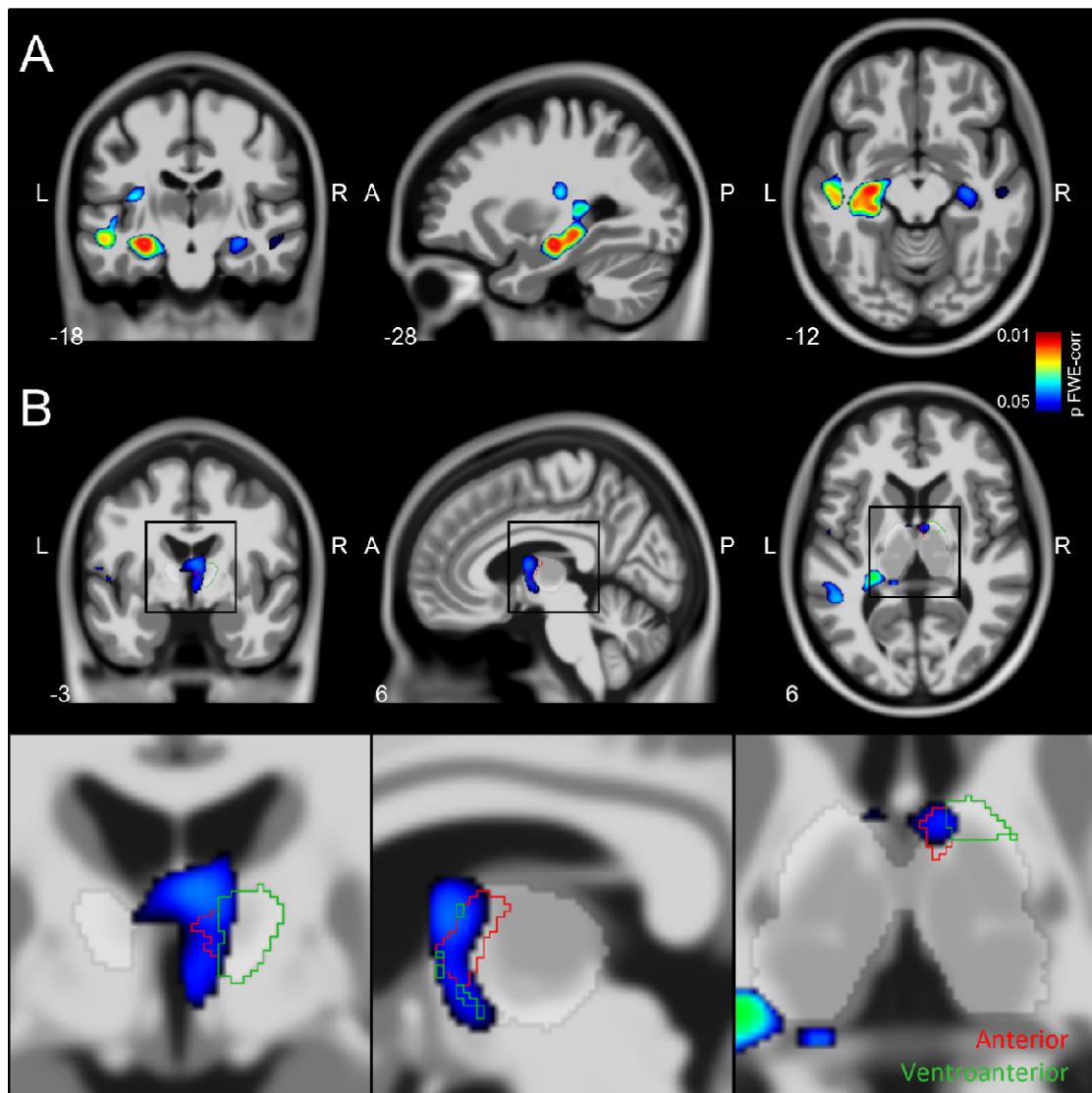


202

203 **Figure 1. Learning rate across FCSRT trials is related to age, sex and level of**  
204 **education.** A Diagram of the FCSRT protocol used to assess memory in this study in which  
205 the learning rate is calculated from the free recall of the three immediate trials (blue). B  
206 Mean and individual learning rates across the three free immediate recall FCSRT trials. After  
207 controlling for the rest of the model predictors, C learning rate decreases with age, D  
208 females learn faster than males and E level of education is positively associated with  
209 learning rate. Error bars represent 95% confidence intervals.

210 *Grey matter volume (VBM)*

211 We found a positive correlation between episodic learning rate and grey matter volume in  
212 the bilateral hippocampus, with more pronounced effects on the left side and the left superior  
213 temporal gyrus (Figure 2A, Supplementary Figure 1), and the right anterior thalamic nucleus  
214 with some extension to adjacent nuclei (right ventroanterior and ventrolateral thalamic nuclei;  
215 Figure 2B, Supplementary Table 1, Supplementary Figure 1).



216

217 **Figure 2. Grey matter volume correlates with episodic learning rate in older adults.**  
218 The positive correlation has been overlaid on a canonical T1 image (thresholded at  $p < 0.05$   
219 FWE-corr) to show a significant effect in A) hippocampus bilaterally and left superior  
220 temporal gyrus and B) right anterior (red) and ventroanterior (green) (thalamic ROIs in the  
221 inset come from the AAL3 atlas (Rolls et al., 2020)). The coordinates of the sections are  
222 given in mm. L: left, R: right, A: anterior, P: posterior.

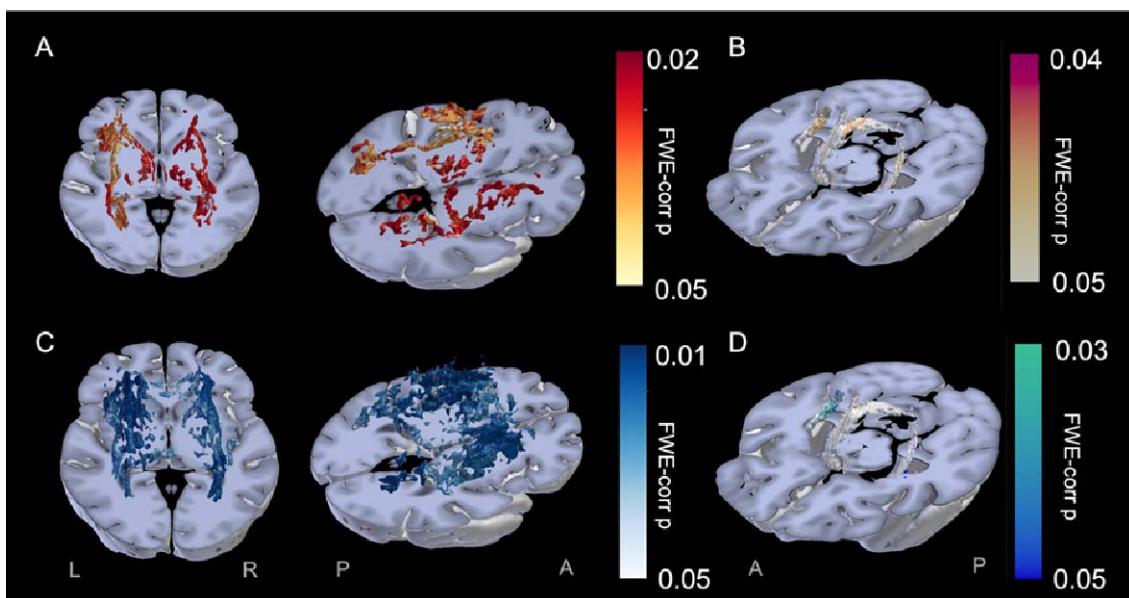
223

224 *White matter microstructure (TBSS)*

225 We first examined FA as a marker of WM integrity. We found a bilateral network of temporal,  
226 parietal and occipital tracts showing a positive association with episodic learning rate.  
227 Among tracts showing significant positive correlations were the bilateral anterior thalamic

228 radiation (ATR), fornix, inferior fronto-occipital fasciculus (IFOF), inferior longitudinal  
229 fasciculus (ILF), superior longitudinal fasciculus (SLF), and uncinate (Figure 3A-B,  
230 Supplementary Table 2, Supplementary Figure 2). Next, we examined MD and found a  
231 negative association between a similar network of bilateral tracts and FCSRT learning rate,  
232 including bilateral ATR, corticospinal tract, forceps major and minor, cingulum (cingulate),  
233 IFOF, ILF, SLF, uncinate and fornix (Figure 3C-D, Supplementary Figure 2, Supplementary  
234 Table 2).

235



236

237 **Figure 3. Extensive network of white matter microstructure integrity is related to**  
238 **episodic learning rate in older adults.** A. Positive correlation between FA and learning  
239 rate (warm colours;  $p < 0.05$  FWE-corr). B. FA effects overlaid on the fornix. C. Negative  
240 correlation between MD and learning rate (cold colours;  $p < 0.05$  FWE-corr). D. MD effect  
241 overlaid on the fornix.

242

### 243 Discussion

244 Our results show that women and individuals with more years of formal education had a  
245 faster episodic learning rate, that it declined with age, and that this rate was associated with  
246 neuroanatomical structural properties. We found a positive correlation between GM volume

247 and episodic learning rate, where participants with greater volume in hippocampus, anterior  
248 thalamic nucleus and left superior temporal gyrus learned at a faster rate than those with  
249 lower volume. Furthermore, we found that FA was positively associated with episodic  
250 learning rate in an extended network including limbic tracts, indicating that the structural  
251 integrity of these tracts indexed learning ability. A complementary negative association was  
252 observed for MD, in similar tracts, such that decreased MD was associated with a faster  
253 episodic learning rate. The converging GM and WM findings suggest that structural  
254 properties of the hippocampal-anterior thalamic circuit contribute to learning ability in ageing  
255 and may potentially inform age-related decline in encoding (Friedman et al., 2007; Morcom  
256 et al., 2003).

257 Previous research on neural substrates of cognitive decline in ageing has shown a  
258 hippocampal volume decline with age that correlated with memory performance and with  
259 FCSRT recall specifically (Zammit et al., 2017). The presence of hippocampal volume  
260 findings with relation to both episodic learning rate and recall components of the FCSRT task  
261 suggests the hippocampus may be involved in these two separate processes, both of which  
262 are impaired in ageing. The more pronounced effect we observed in the left hippocampus is  
263 in accordance with previous VBM findings of verbal memory tasks (Ezzati et al., 2016), and  
264 the general lateralisation of verbal functions. Our results, therefore, extend previous  
265 research on the relationship between hippocampal volume and memory decline in ageing,  
266 showing episodic learning rate is also indexed by hippocampal volume. Note that it is  
267 unlikely that these effects reflect memory function in general, given that delayed free recall  
268 was included as a covariate in our model.

269 Structural properties of extra-hippocampal limbic regions were also associated with learning  
270 ability. Our GM thalamic findings indicate a correlation between episodic learning rate and  
271 the right anterior thalamic nucleus, extending to right ventroanterior and right ventrolateral  
272 nuclei. The anterior thalamic nuclei have been suggested to play an important role in  
273 learning and memory (Aggleton et al., 2010; Sweeney-Reed et al., 2021; Winocur, 1985),

274 that extend beyond its established role in spatial processing (Nelson, 2021; Wolff and Vann,  
275 2019). For example, fMRI studies in younger adults suggest that the activation of the anterior  
276 thalamic nuclei supports recognition memory performance (Pergola et al., 2013) and  
277 evidence from intracranial EEG studies indicates theta-synchronisation between anterior  
278 thalamus and frontal and parietal regions supporting successful memory formation  
279 (Sweeney-Reed et al., 2014). Furthermore, and in line with our results, Leszczyński and  
280 Staudigl (2016) posited that the anterior thalamus might modulate information flow, via  
281 attention allocation, to support learning. Taken together with the increased hippocampal  
282 volume, which was related to a better learning rate, our results indicate that the limbic  
283 system may play an important role in learning ability in ageing and might explain some of the  
284 impairments in navigating in a novel environment (Grzeschik et al., 2021), and impaired  
285 learning strategies observed in mild cognitive impairment (Ribeiro et al., 2007).

286 The fornix is a major hippocampal input/output pathway and has been associated with visuo-  
287 spatial learning across species (Buckley et al., 2008; Hodgetts et al., 2020; Hofstetter et al.,  
288 2013). The fornix links the hippocampus with the anterior thalamic nuclei directly and via the  
289 mammillary bodies (Aggleton et al., 2010, 1986), with both the hippocampus and the anterior  
290 thalamic nuclei showing grey matter volume relationships with episodic learning rate.  
291 Furthermore, we found that fornix integrity, as captured by bilateral FA and MD, correlated  
292 with episodic learning rate in older adults. Together with previous findings linking fornix  
293 integrity to recall performance on the FCSRT task (Hartopp et al., 2019; Metzler-Baddeley et  
294 al., 2011), our results extend its role in memory processes, indicating that the fornix also  
295 supports verbal episodic learning. We also found that the WM integrity of the ATR was  
296 correlated with learning rate. The ATR connects the anterior and dorsomedial thalamus with  
297 the prefrontal cortex (Grodd et al., 2020), which has been suggested to play a role in  
298 learning rate (McGuire et al., 2014).

299 In addition to changes in limbic GM volume and WM microstructure, we found episodic  
300 learning rate was associated with broader changes within bilateral WM tracts connecting

301 occipital-temporal-frontal regions (ILF, SLF, IFOF). This result might point toward an overall  
302 WM microstructure effect, as previously noted in age-related cognitive decline (de Mooij et  
303 al., 2018; Farokhian et al., 2017; Grieve et al., 2007; Molloy et al., 2021; Rizvi et al., 2020).  
304 With respect to specific cognitive functions, ILF and SLF have been shown to relate to  
305 memory performance in normal ageing (Sasson et al., 2013). ILF and IFOF facilitate the flow  
306 of visual information up the visual stream (Rokem et al., 2017), and IFOF has been  
307 associated with semantic processing (Duffau, 2008), potentially supporting learning  
308 performance in our task. Therefore, the observed relationship between microstructure of  
309 these tracts and learning ability might reflect a more general aspect of cognitive ability.

310 Finally, it is important to note some limitations of the current study; we analysed data from a  
311 cross-sectional cohort of healthy older adults. As GM and WM properties and memory  
312 function both deteriorate with age, future longitudinal studies would be needed to better  
313 understand the relationship between learning ability and structural changes as ageing  
314 progresses and eliminate age-related confounds in cross-sectional studies (Elliott, 2020).  
315 We used the learning rate across trials in an established neuropsychological memory task  
316 (FCSRT) as a measure for episodic learning; it would be interesting to examine neural  
317 correlates of learning rates in tasks such as error-driven and statistical learning (Herff et al.,  
318 2019; Nassar et al., 2016; Samanez-Larkin et al., 2012), as well as consider learning ability  
319 as a potential cognitive phenotype in pathological ageing. Finally, future research with  
320 hippocampal subfield resolution could examine their differential contribution to episodic  
321 learning rate. It would be interesting to explore whether volumetric effects are more  
322 pronounced in the subiculum, the principal source of hippocampal projections to the anterior  
323 thalamus and mammillary bodies (Hartopp et al., 2019).

324 In conclusion, in a cross-sectional cohort of healthy older adults, we found learning rate on  
325 the FCSRT task was positively associated with extensive GM and WM structural effects  
326 including the hippocampus, fornix and anterior thalamic nucleus, structures part of the limbic  
327 system. Furthermore, there was a positive correlation between episodic learning rate and

328 long-range WM tracts (ILF, SLF, IFOF). Our findings indicate that episodic learning rate is  
329 associated with key anatomical structures implicated in memory function, and therefore may  
330 inform further exploration of the relationship between episodic learning rate and retrieval in  
331 ageing.

332

333

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558

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569 **Supplementary Materials**

Number of voxels in cluster	p (FWE-corr)	TFCE	p (unc)	x	y	z	AAL3 labels
2287	0.007	1337.9	0	-28	-18	-12	Hippocampus_L Extended to the left superior temporal gyrus
	0.008	1318.49	0	-40	-30	-8	Hippocampus_L
	0.008	1308.5	0	-26	-31	-8	Hippocampus_L
184	0.032	999.29	0.002	4	-3	12	Thal_VL_R
	0.038	959.07	0.001	4	-5	-2	Thal_VA_R
168	0.033	994.55	0.001	30	-19	-12	Hippocampus_R
	0.045	922.07	0.002	20	-23	-16	Parahippocampal_R
46	0.044	928.22	0.001	20	-67	22	Cuneus_R

	0.049	904.13	0.001	18	-59	16	Calcarine_R
64	0.046	915.85	0.002	52	-19	-12	Temporal_Mid_R
	0.047	911.21	0.002	44	-11	-18	Hippocampus_R
22	0.048	909.89	0.002	-24	18	-18	OFCpost_L
7	0.049	903.11	0.001	14	-28	-24	Cerebellum_3_R

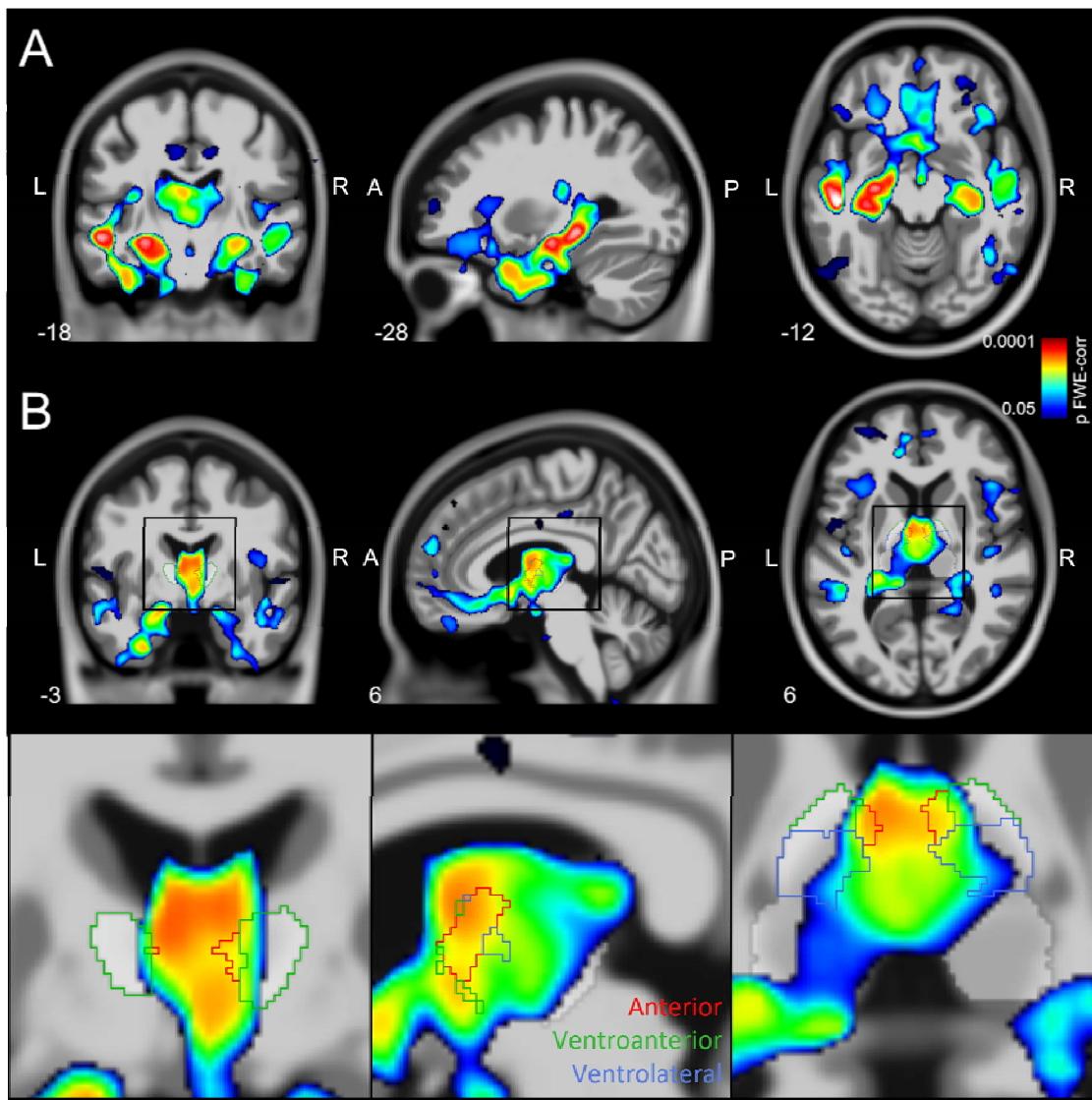
**Supplementary Table 1. Coordinates of grey matter volume effects in the VBM analysis.** The MNI coordinates for the global maximum and local maxima of each cluster are indicated in mm for the three sections in space (x, y and z). Neuroanatomical labels from the AAL3 atlas are indicated. P(FWE-corr): Family Wise Error corrected p-value, TFCE: Threshold-Free Cluster Enhancement local spatial support, p (unc): uncorrected p-value.

575

Number of voxels in cluster	p (FWE-corr)	Main tracts
Positive correlation with FA values		
4917	0.025	IFOF, SLF, fornix, ATR_R
3123	0.036	IFOF, ILF, SLF, fornix, ATR_L
1310	0.036	IFOF, ILF, forceps major_R
359	0.047	ILF, forceps major_L

239	0.044	SLF_L
128	0.047	Corpus callosum
61	0.049	Forceps minor
8	0.05	Corpus callosum
Negative correlation with MD values		
9921	0.013	IFOF, ILF, SLF, ATR_R, forceps minor, corpus callosum
7467	0.015	IFOF, ILF, SLF, fornix, ATR_L, corpus callosum
3	0.05	Corticospinal tract
1	0.05	

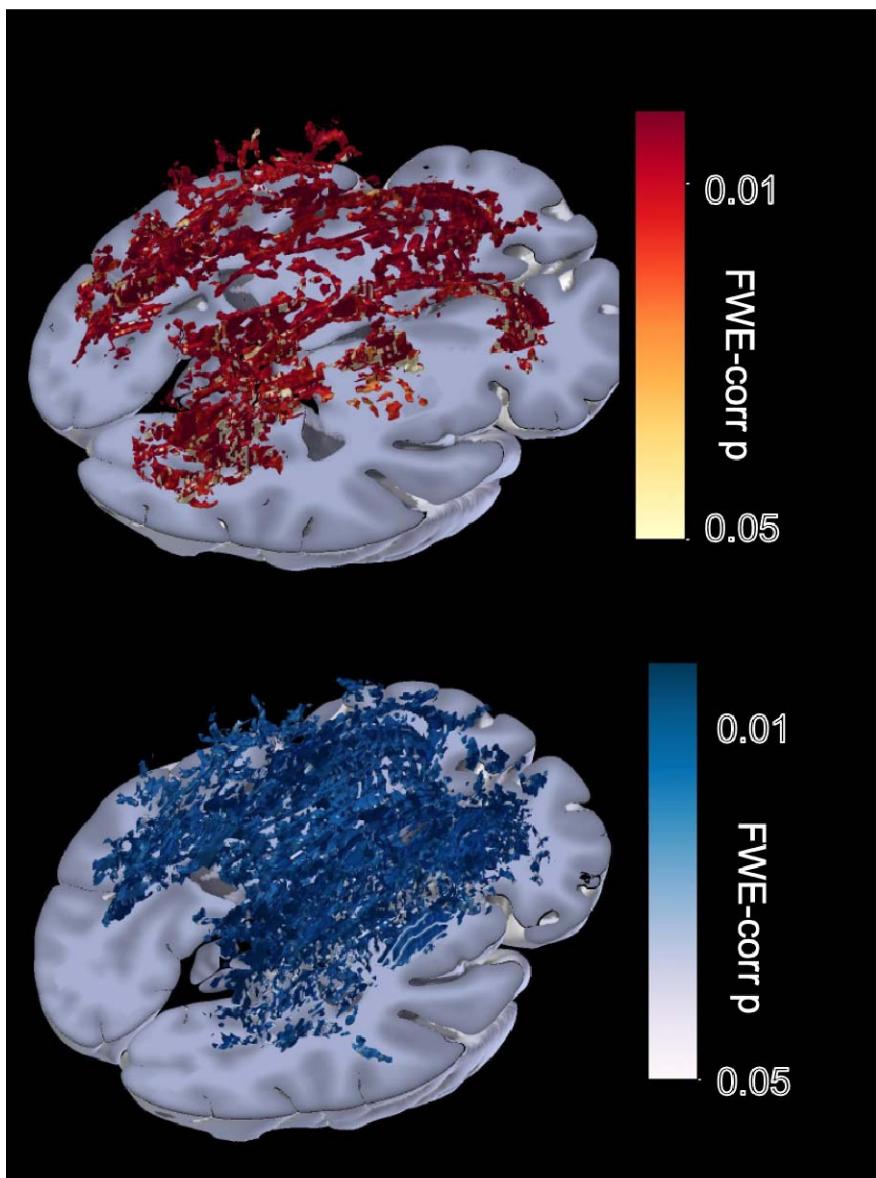
576      **Supplementary Table 2. Brain clusters for correlation between episodic learning rate**  
577      **and FA and MD values in the main analysis.** P(FWE-cor): Family Wise Error corrected p-  
578      value. Neuroanatomical labels from the JHU white matter atlas are indicated.



579

580 **Supplementary Figure 1. Grey matter volume correlates with learning rate in older**  
581 **adults with an alternative statistical model.** For this model, age and education were  
582 introduced in the model whereas the delayed FCSRT score was removed. The positive  
583 correlation has been overlaid on a canonical T1 image (thresholded at  $p < 0.05$  FWE-corr) to  
584 show a significant effect in A hippocampus bilaterally and B thalamus, right anterior (red),  
585 ventroanterior (green) and ventrolateral thalamic nuclei (blue) (thalamic ROIs in the inset  
586 come from the AAL3 atlas (Rolls et al., 2020). The coordinates of the sections are given in  
587 mm. L: left, R: right, A: anterior, P: posterior.

588



589

590 **Supplementary Figure 2. Extensive network of white matter microstructure integrity is**  
591 **related to learning rate in older adults with an alternative statistical model.** For this  
592 model, age and education were introduced in the model whereas the delayed FCSRT score  
593 was removed. A. Positive correlation between FA and learning rate (warm colours;  $p < 0.05$   
594 FWE-corr). B. FA effects overlaid on the fornix. C. Negative correlation between MD and  
595 learning rate (cold colours;  $p < 0.05$  FWE-corr). D. MD effect overlaid on the fornix.

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597