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2	Direct-to-Consumer Personal Genome Testing
3	for Age-related Macular Degeneration
4	
5	Running title: Commercial prediction of AMD
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30 ABSTRACT

31 Purpose: Genetic testing may be the next step in clinical medicine for a more personalized approach in 32 determining risk of disease. Direct-to-consumer (DTC) personal genome tests may fulfill this role. We 33 explored the practicability and predictive value of DTC-tests from four companies (23andMe, deCODEme, 34 Easy DNA, Genetic testing laboratories) for age-related macular degeneration (AMD). 35 Methods: Body specimens of three individuals were collected and sent to four companies for DNA 36 genotyping and disease risk estimation. In addition, DNA was also genotyped using Illumina 37 HumanOmniExpress 12v1 array in the Rotterdam Study laboratory, and risk estimates of AMD were 38 calculated using the validated prediction model from the population-based Three Continent AMD 39 Consortium. 40 **Results:** Genotyped results of the four DTC-tests matched genotyping performed by the Rotterdam 41 Study laboratory. The estimated risks provided by the companies varied considerably in the tested 42 individuals, from a 1.6-fold difference for overall relative risk to an up to 12-fold difference for lifetime risk. 43 The lifetime risks for the individuals ranged from 1.4-16.1% in the DTC-tests, while they varied from 0.5-44 4.2% in the validated prediction model. Most important reasons for the differences in risks were the 45 testing of only a limited set of genetic markers, the choice of the reference population, and the 46 methodology applied for risk calculation. 47 **Conclusion:** Direct-to-consumer personal genome tests are not suitable for clinical application as yet. 48 More comprehensive genetic testing and inclusion of environmental risk factors may improve risk 49 prediction of AMD.

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51 Words:236 (250)

52 INTRODUCTION

53 Genetic studies of age-related macular degeneration (AMD) have elucidated a major proportion of its 54 genetic background. Currently, genome-wide studies (GWAS) have identified associations with >30 genetic loci for this disease, explaining a large part of the heritability of AMD^{1,2}. Subsequently, these 55 56 genomic findings have been incorporated into prediction models, many of which provide a >80% discriminative accuracy for late AMD³⁻²². This high predictive ability makes AMD particularly suitable for 57 58 genetic testing, which may be the next step to a more personalized approach in clinical medicine. 59 Direct-to-consumer (DTC) personal genome tests had been made available for consumers and 60 thousands have purchased these tests via the internet to determine a personal disease risk. Recently, methods of three DTC-tests have been examined and compared for several diseases²³. AMD was the 61 62 disease for which each test obtained the best predictive ability. Several companies offered genetic tests 63 for AMD and implementation of these tests in the clinic could help identify individuals at risk of developing 64 the disease to apply risk dependent patient care and surveillance strategies. Therefore, the accuracy of 65 the risk estimates will be a great concern, and will determine whether such tests will be meaningful in the 66 clinic.

In this study, we evaluated the results of AMD prediction tests provided by four major companies. We
sent bio-samples from three individuals to these companies to test proof of principle, and reviewed the
sampling process, the type of analysis, the genotyping, and the risk information. In addition, we compared
results to a validated prediction model based on population studies.

71	METHODS
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73	Experimental design
74	Evaluation of test methodology
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76	Study participants
77	Three investigators (GB, JV, CK) agreed to voluntarily participate in the study, and signed informed
78	consent.
79	
80	DTC-tests for AMD
81	We searched for internet-based DTC-tests for AMD using a web search engine and the word groups
82	"genetic testing for age-related macular degeneration", "genetic prediction of age-related macular
83	degeneration", and "genetic tests for age-related macular degeneration". Only companies available for
84	European citizens and testing more than one single nucleotide polymorphism (SNP) were eligible, and of
85	these, four companies were selected; i.e., 23andMe, deCODEme, Easy-DNA, The Genetic Testing
86	Laboratories, Inc.
87	
88	23andMe
89	https://www.23andme.com/
90	This privately-held American company was founded in 2006 with the intention to empower individuals in
91	accessing their own genetic information and to stimulate a way into more personalized medicine. One can

order a single 'spit' kit for \$99 (shipping costs \$14.95 - \$118.95) from the website on internet, and a
sample collection kit will be sent by mail with instructions how to provide a saliva sample and details for
returning the sample. An assisted collection kit for persons having trouble to spit can be ordered together
with the DTC-kit for an additional \$25, requiring only half the amount of saliva. The returned saliva sample
will arrive at the contracted LabCorp's Clinical Laboratory Improvement Amendments (CLIA) certified
laboratory, where DNA will be isolated from cells in the saliva and processed on an Illumina®
HumanOmniExpress array customized by 23andMe (>1 million SNPs, call rate above 98%). These SNPs

99 provide information about traits, carrier status, and risks for over hundred diseases, including AMD. The 100 risk for developing AMD is estimated based on the risk in the reference population and an overall relative 101 risk (RR) representing risks of five SNPs: *CFH* rs1061147; *C2* rs547154; *LOC387715/ARMS2* rs3750847; 102 *C3* rs2230199; *TIMP3* rs9621532 ^{11, 24-36}. AMD risk in the reference population differed for males and 103 females and was 6.5 and 7% respectively. Methods of risk calculation have been described in a white 104 paper³⁷, accessible after login to the 23andMe website. No health reports including risk prediction and 105 carrier status are currently provided for new customers.

106

107 DeCODE

108 http://www.decodeme.com/

109 DeCODE was founded in 1996 and the headquarters are located in Reykjavik, Iceland. This company 110 developed the deCODEme test, which provide results for 47 conditions and traits. Unfortunately, new 111 tests are no longer offered by the company. Costs were \$1100 per test, with no extra costs for shipping. 112 After purchasing the test from the internet, a buccal swab kit will was sent in the mail with instructions how 113 to collect and return the sample. The samples were processed at a CLIA certified lab, the deCODE 114 laboratory in Reykjavik, for DNA isolation. Genotyping was performed on an Illumina Human 1M 115 Beadchip which determines >1 million SNPs. Validation occurred by bi-directional Sanger sequencing 116 and independent SNP genotyping platforms.

A overall RR for developing AMD was calculated based on six risk variants: *ARMS2/HTRA1* rs3750847, *C2/FB* rs9332739 and rs547154, *C3* rs230199 and, *CFH* rs1061147 and rs1329428^{27, 38}. Subsequently, for the tested individual a lifetime risk was calculated based on the overall relative risk and the AMD risk in the reference population, which was set at 8%. A white paper³⁹ describing the risk calculation is available after login to the deCODEme website.

122

123 Easy-DNA

124 http://www.easy-dna.com / http://www.easydna.co.uk / http://www.easydna.eu

Easy-DNA is an international company which provides a genetic DNA predisposition test on 25 conditions 125 126 and diseases. This test can be purchased from the internet for €299/\$299/£299 including shipping costs. 127 A kit will be sent by mail for collection of a blood sample, and includes submission forms, instructions for 128 collecting the blood sample from a punctured finger, the sample collection kit and a self-addressed 129 envelope. This company does not provide information on the genotyping method, but states that results are provided for *CFH* rs1061170 and *C2* rs800292^{40,41}. Risk estimates are presented as lifetime and 130 131 overall RR of AMD. Risk of AMD in the reference population was set at 8%. Methods for risk calculation 132 was not provided by the company.

133

134 The Genetic Testing Laboratories, Inc (GTL)

135 <u>http://www.gtldna.com/predisposition.html</u>

136 This company provides a DNA predisposition test which will reveal the genetic and environmental 137 predisposition for 25 diseases and conditions including AMD. The DNA predisposition test costs \$285 138 with additional costs of \$45 for shipping outside the Contiguous United States. After purchasing the kit 139 from the internet, it will be sent to your own physician or a professional collector agency appointed by 140 GTL to collect the sample, which can be a bucal or a blood sample. The sample will be processed by a 141 CLIA accredited laboratory. As for Easy-DNA, this company also is unclear on genotyping method, but states that results are provided for CFH rs1061170 and C2 rs800292^{40,41}. Lifetime and overall RR are 142 143 provided for each tested person. Risk of AMD in the reference population was set at 8%. The risk 144 calculation method of this company was not available for consumers or professionals.

145

146 We followed each company's instructions for the collection of bio-samples used for DNA extraction. We

sent the samples to the various laboratories associated with the companies, and awaited the results.

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150

151 Genotyping in Rotterdam

- Genotyping for the three individuals was also performed at the Rotterdam Study Laboratory: Genetic Laboratory of Internal Medicine at the Erasmus Medical Center in Rotterdam, the Netherlands. Genomic DNA was extracted from peripheral leukocytes and all participants were genotyped using the Illumina HumanOmniExpress 12v1_J microarray. Call rate for the genotyping was >97.5%.We imputed genotype data to Hapmap 3 release 2 and 1000 genomes phase I V3.
- 157

158 Assessment of covariates

- 159 The covariates age, length, weight, smoking status, and family history regarding AMD were obtained by
- 160 interview. Body mass index (BMI) was calculated by dividing weight (kg) by the height squared (m²). AMD
- 161 phenotype was evaluated by standard ophthalmologic examination including fundus photography
- 162 (Topcon TRC-50EX fundus camera, Topcon Optical Co, Tokyo, Japan and Sony DXC-950P digital
- 163 camera, Sony Corporation, Tokyo, Japan) after pharmacological mydriasis. Images were graded
- according to the Wisconsin Age-Related Maculopathy Grading² and the modified international
- 165 classification system⁴² by graders from the Rotterdam Study.
- 166

167 Risk score Three Continent AMD Consortium prediction model and DTC-tests

The Three Continent AMD Consortium (3CC) developed a validated prediction model including a total risk score based on 31 variables; 26 genetic variants associated with AMD, age, sex, smoking, BMI, and AMD phenotype. The prediction model had 87% discriminative accuracy for incident late AMD ²². For each individual in this study this summary risk score was calculated. Based on the risk score, lifetime risks could be assessed for each individual.

174 Ancestry assessment

Ancestry of the three individuals was determined using multi-dimensional scaling (MDS) protocol from
 ENIGMA ⁴³ using Hapmap 3 release 2 as the reference.

177

178 Statistical analysis

Test results included predicted risks for several diseases from four companies. For the purpose of this study, we only evaluated the predicted risks for AMD. 23andMe provided odds ratios (OR) and the other companies relative risks (RR) per SNP per genotype, but all were adjusted for the average risk of the SNP in the population, and will be referred to as OR and RR, respectively. Genotype frequency, risks per genotype, overall RR, lifetime population risk and lifetime risk of the tested individual were obtained from the test results.

185 Minor allele frequencies were not provided by the companies, but calculated using the formula:

186 p+q = 1

187 With p representing the major allele and q the minor allele. For the different genotypes, frequencies could 188 be calculated after applying this information; homozygous for major alleles = p^2 , heterozygous = 2pq and 189 homozygous for minor alleles = q^2 .

190

All analyses were performed using SPSS version 20.0 (SPSS INC, Chicago, Illinois) except for the MDSanalysis which was performed using R software.

194 **RESULTS**

Demographic characteristics of the three study subjects are provided in **table 1**. All three were younger than the average age of AMD onset, and none had any features of AMD, as determined by grading of fundus photographs. One had a history of smoking, and one had a positive family history for late AMD. All three were Caucasian and had northern/western European ancestry (**Supplementary figure 1**).

199

200 DTC-tests

201 Details of the DTC-tests are given in table 2. Tests differed considerably in price, the most costly being 202 11x more expensive than the cheapest test. Sampling methods varied from saliva, buccal swap to blood 203 from a finger prick. One participant particularly had difficulty to deliver the saliva specimen of 2.5 ml for 204 23andMe, which required ~1 hour of sampling time. Genetic Testing Laboratories (GTL) required for all 205 participants and Easy-DNA only for US-residents a physician or another health professional assigned by 206 the company to collect the blood sample and only the collectors obtained the test results. However, the 207 forms for requesting the test from GTL were open access. Delivery time for test results ranged from 2-4 208 weeks for most tests; results from one Easy-DNA test were delayed up to 8 weeks without notice or 209 explanation.

210 In contrast to the statement of Easy-DNA and GTL, the SNP rs800292 is located in the CFH gene, not in 211 C2 (table 3). Thus, these two companies only tested risk variants in CFH. DeCODEme and 23 and Me 212 covered 4 and 5 AMD loci, respectively. The tested SNPs varied among tests, however, there was 213 considerable overlap. Individual genotypes at these SNP locations are shown in table 3. Risk-increasing 214 as well as risk-decreasing variants were present in all three individuals. The effect estimates of these 215 variants showed the largest range in individual 2, in particular for the risks predicted by 23 and Me and 216 deCODEme. The lifetime AMD population risk used by the companies varied from 6.5-8%, and varied for 217 gender in the 23andMe calculations. For 23andMe and deCODEme the ancestry of the reference 218 populations was European, for GTL and Easy-DNA this was European Tuscan. Only for individual 1 the 219 Easy-DNA test listed European ancestry as the reference population. Genotypes identified by the DTC-220 tests were identical to those determined at the Rotterdam Study laboratory in all three individuals.

- The inter-test variability of the overall relative and life-time risks was large in all three individuals , but most profoundly in individual 3 (**table 3**). For this person, these risks were lower and higher than the
- 223 population risk, depending on the test. Lifetime risks between lowest and highest estimate differed by
- factor 1.7, 1.6, and 11.5 for individuals 1, 2, and 3, respectively.
- 225

226 Risk prediction based on Three Continent AMD Consortium

- 227 The prediction model developed by the population-based Three Continent AMD Consortium (3CC)
- 228 consists of 31 variables which were represented in a total risk score indicating the risk of developing late
- AMD²². For each individual the total risk score was calculated (**table 4**) and used to assess lifetime risks.
- Lifetime population risk for developing late AMD was 17.4% at life expectancy of 90 years in the 3CC
- 231 cohort. Lifetime risks for all three individuals were also calculated using the 3CC risk score, and were
- 4.2%, 0.5%, and 0.5% respectively (table 4). Although the population risk in the 3CC cohort was much
- higher than for the DTC-tests, lifetime risks for the three individuals were considerably lower than the
- lifetime risks provided by the companies (4.9-8.6; 4.0-6.5; 1.4-16.1, **table 3**).
- 235

237 **DISCUSSION**

238 Until recently, anyone could order a DTC-test and get a personal risk estimate for common diseases. 239 Interpretation of the test results and evaluation of their validity has been difficult, even for professionals. 240 Our study shows that predicted risks of AMD vary considerably among DTC-tests, and none may 241 represent the true disease risk. 242 We examined four DTC-tests in three individuals, and compared test results to predicted risks from a validated model developed in the large population-based Three Continent AMD Consortium (3CC)²². 243 244 Predicted risks varied widely within each individual, and differences between highest and lowest 245 estimates for lifetime risk were up to 12-fold. Within the same person, overall relative risks could be 246 increased as well as decreased, depending on which test was used. All tests provided higher estimates 247 for lifetime risk than the 3CC model. Several key points explain these differences. 248 249 First, the DTC-tests genotyped only 2-6 SNPs to calculate the risk of AMD. These risks were often based on case-control studies instead of population-based studies which often comprise lower risks²². Recent 250 reports show that >30 loci have been associated by GWAS studies^{1, 2}. Not testing a comprehensive set of 251 252 SNPs may lead to imbalance of harmful and protective SNPs, and provide a very different overall risk 253 estimate. For example, individual 2 had several important risk-increasing as well as risk-decreasing 254 variants (table 4), and not testing these hampered accurate risk profiling (table 3). This was also 255 acknowledged for the population at large; inclusion of an extended set of variants increased risk prediction in three population-based studies.²². We expect that even more common and rare variants will 256 257 be identified for AMD in the near future, and inclusion of these variants will further refine personalized risk 258 prediction.

259

Second, the lifetime population risk and reference population differed among the DTC-tests. The lifetime population risk used by 23andMe was lower than that used by the other companies, and differed for men and women. Which population had been used as reference for the calculation of the lifetime AMD population risk was not specified by any of the companies. They were all lower than the lifetime population risk estimate in 3CC (6.5-8% versus 17.4%, respectively). Lifetime population risks were

265 based on life expectancy of 79 years for 23andMe and 90 years for 3CC. No information was provided on 266 life expectancy by the other companies. The average life expectancy is currently above 80 years in western Europe and 79 years in the United States⁴⁴. Life expectancy increases once a certain age has 267 268 been reached: for instance, persons who reached the age of 80 years during 2008-2010 in France still had an average life expectancy of 8.3 years for men and 10.6 years for women ⁴⁵. In these persons, a life 269 270 expectancy of 90 years is not unrealistic. Ancestry also influences the risk estimates. All companies 271 asked the applicant for their ethnicity and used questionnaire data for analysis. However, calculation of 272 ancestry is more accurate using multi-dimensional scaling (MDS) analysis with genotype data. In GTL 273 and Easy DNA, all results were based on European Tuscan ancestry, although European ethnicity was 274 stated by the individuals at application. MDS analysis with genotype data from all three individuals 275 confirmed their northern/western European ancestry comparable with their appearance (supplementary 276 figure 1). Why a Tuscan ancestry was chosen for these individuals is unclear and incorrect. The choice of 277 two different ancestries (European Tuscan and European) in one individual (table 3) in these tests is 278 presumably an unintended error.

279 The conversion to a different ancestry can lead to an alteration of the risk, since the frequency of 280 genotypes may differ among ethnicities. The minor allele frequency (MAF) for the CFH rs1061170 variant 281 in the Easy-DNA and GTL tests was set at 17% for those with Tuscan ancestry. MAF for this variant 282 varies among ethnicities: ~36% in Europeans and Africans, ~17% in Latinos/Hispanics and ~10-15% in Asians⁴⁶. Tuscans cluster more closely with northern/western Europeans than with Latinos/Hispanics 283 284 (supplementary figure 1), and literature indicates that the actual MAF of the CFH rs1061170 variant in 285 an Italian population is also 36%⁴⁷. Therefore, these companies should have used a MAF of 36% rather 286 than 17% for European Tuscans. Not using the correct MAF resulted in higher risks since all risks per 287 SNP have been adjusted for the average risk of the SNP in the population, which can be calculated using 288 the risk per genotype and genotype frequency. This effect is particularly visible in the risks for individual 1 289 (table 3); risks provided by Easy-DNA used the European ancestry as reference population and a MAF of 290 36% resulting in an RR of 1.26, while GTL used the European Tuscan ancestry with a MAF of 17% 291 resulting in a higher RR of 1.60. For carriers of the CFH rs1061170 CC-genotype this difference in risk will 292 be even more extreme. In summary, an incorrect reference population was assigned to the three 293 individuals and to this reference population (Tuscans) an incorrect MAF for the CFH rs1061170 SNP was

assigned. In this particular case the largest effect on risk prediction of AMD was the incorrect assigned
 MAF. This most likely influenced the risk prediction for the other diseases predicted by the companies as
 well.

297

Third, there were mistakes in assignment of an AMD risk variant. Easy-DNA and GTL stated that the tested SNP rs800292 was located in the *C2* gene, when in fact this particular rs-number is located in the CFH gene⁴⁸. Apart from the incorrect gene, the direction of the risk for this variant was opposite of that reported in $3CC^{22}$; in the tests from Easy-DNA and GTL the T allele was set as the risk variant, increasing the risk of AMD, while in 3CC this allele decreased the risk of AMD.

303

Fourth, the DTC-tests lacked inclusion of non-genetic risk factors. Only 23andMe took age and gender into account in their risk calculation. Age is the most important non-genetic factor associated with AMD known to date, and it is therefore prudent to incorporate this factor in risk predictions of AMD ⁴⁹. None of the companies included environmental factors in their risk prediction. We recommend inclusion of smoking since this factor is an important environmental risk factor for AMD⁵⁰, which also shows interaction with genetic risk variants⁴⁰. Inclusion of non-genetic risk factors can improve the predictive ability of the test²².

311

Lastly, the companies applied different methods for their risk calculation. A recent study examined and compared the methods from three DTC-tests (23andMe, deCODEme and Navigenics) for several diseases including AMD²³. The authors showed that the formulas used by deCODEme can lead to a predicted risk exceeding 100% in high risk cases. The formulas used by 23andMe followed the Bayes' theorem preventing risks to exceed 100%, leading to more realistic risk estimates. Unfortunately, methods for risk calculation were not provided by Easy-DNA or GTL, and could therefore not be evaluated.

318

Recently, many companies stopped offering DTC-tests. Several issues played a role. First, the Food and

320 Drug Administration (FDA) questioned the evidence of the safety and efficacy of these prediction tests⁵¹.

321 Second, it was unclear what actions the individual will take when made aware of his/her genetic profile.

322 Third, health care professionals lacked guidelines for counselling and patient management after genetic

323 profiling. Do these issues apply to DTC-tests for AMD? Our study encountered no genotyping errors.

324 Nevertheless, predictions were inaccurate based on methodology. It is indeed unclear what an individual

325 should do when diagnosed with a high genetic risk of AMD, and what a clinician should advise such

326 patients. Cessation of smoking and lowering BMI is advice which applies to all persons. However, it is

327 likely that individuals who have been made aware of a high genetic risk after testing will be more

328 motivated to make drastic life style changes than persons who are ignorant.

329 Although genetic testing for prediction of disease risk is the next step to personalized medicine, the

330 current state of the art is that most DTC-tests are accurate at genotyping, but not at risk prediction.

331 Improvement can be achieved by incorporation of a more comprehensive set of genetic markers with

population-based risks. Inclusion of non-genetic risk factors, a more adequate choice of the reference

population, and implementation of valid methodology for risk calculation will further improve these tests.

334 Only then will these genetic tests become suitable for clinical practice.

335

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502

503 Table 1: Discriptives of the participants

Variable	Individual 1	Individual 2	Individual 3
Age (yrs)	45	29	51
Sexe	Female	Female	Male
Ethnicity	Caucasian	Caucasian	Caucasian
Ancestry	Northern/western European	Northern/western European	Northern/western European
BMI (kg/m²)	22.7	20.2	24.3
Smoking	never	never	past
AMD phenotype	none	none	none
Family history of AMD	grandmother	none	none

Abbreviations: AMD = age-related macular degeneration,

BMI = body mass index, yrs = years

Company name	Website	Costs per kit DNA source		Easy to collect?	Additional notes				
23andMe	https://www.23andme.com	\$99 / € 74	saliva	Difficult in one participant	Streetaddress is needed to deliver DTC-test				
deCODEme*	https://www.decodeme.com	\$1100 / € 821	bucal	yes	-				
Easy-DNA	http://www.easygenetictest.com	\$299 / € 299	blood	yes	For US residents: Sample needs to be collected by physiscian or professional collector				
The Genetic Testing Laboratories	http://www.gtldna.com/	\$285 / € 213	blood	yes	Sample needs to be collected by physiscian or professional collector				
* 1 0005				-					

* deCODEme do not offer any new testing possibilities

Table 3; Risks of the tested variants, overall risk and lifetime risk per company for each individual

AMD		Individual 1							Individual 2								Individual 3								
		23and	Me	deCOD	Eme	Easy-D	DNA*	G	Ľ	23an	dMe	deCO	DEme	Easy	-DNA	GTL	-	23an	dMe	deCOI	DEme	Easy-	DNA	GT	L
Gene	SNP number	genotype	OR	genotype	RR	genotype	e RR	genotyp	e RR	genotyp	e OR	genotyp	e RR	genotyp	e RR	genotype	RR	genotyp	e OR	genotyp	e RR	genotype	e RR	genotype	e RR
CFH	rs1061147	AC	0.97	AC	1.56					CC	0.34	CC	0.21					AC	0.97	AC	1.56				
CFH	rs1329428			GG	1.50"							AA	0.21"							GG	1.50"				
CFH	rs1061170					CT	1.26	СТ	1.60					Π	0.64	Π	0.64					СТ	1.60	CT	1.60
CFH [†]	rs800292					CC	0.67	CC	0.63					СТ	1.26	СТ	1.26					СТ	1.26	СТ	1.26
C2	rs547154	GG	1.07	CC	1.10					GG	1.07	CC	1.10					GT	0.57	AC	0.58				
C2	rs9332739			GG	1.06							GG	1.06							GG	1.06				
LOC387715/ARMS2	rs3750847	CC	0.47	GG	0.46					СТ	1.63	AG	1.59					CC	0.47	GG	0.46				
C3	rs2230199	CG	1.37	CG	1.29					CG	1.37	CG	1.29					GG	0.79	CC	0.76				
TIMP3	rs9621532	AA	1.02							AA	1.02							AA	1.02						
		23and	Me	deCOD	Eme	Easy-I	DNA*	G	L	23an	dMe	deCO	DEme	Easy	-DNA	GTL	-	23an	dMe	deCO	DEme	Easy-	DNA	GT	L
Overall RR [‡]		0.70)	1.01		0.8	5	1.	00	0.7	'0	0.	50	0.8	31	0.8	1	0.2	2	0.3	34	2.0	1	2.0	1
Lifetime population ri	sk (%)	7.0		8.0		8.0	0	8.	0	7.	0	8.	0	8.	0	8.0		6.	5	8.	0	8.0)	8.0	J
Lifetime risk [§] (%)		4.9		8.6		6.8	В	8.	1	5.	9	4.	0	6.	5	6.5		1.4	4	2.	7	16.	1	16.	.1

abbreviations: AMD = age-related macular degeneration, GTL = The Genetic Testing Laboratories, OR = Odds Ratio, RR = Relative Risk

* Reference population for individual 1 was set to European and differed from individual 2 and 3 for the Easy-DNA test which was set to European (Tuscans)

† Easy-DNA and GTL referred to this SNP as though it was located within the C2 Gene

‡ The overall RR provided by each company is based on all the tested genetic variants.

§ The lifetime risk is calculated multiplying the overall RR with the population risk

|| RR based on haplotype rs1061147 and rs1329428 in the CFH gene

Table 4; Risk estimates from the Three Continent AMD consortium prediction model

Variable	Code	Risk per code	Individual 1	Individual 2	Individual 3
ARMS2 rs10490924	GG=0 / GT=1 / TT=2	0 / 0.779 / 1.720	0	0.779	0
ADAMTS9 rs6795735	CC=0 / TC=1 / TT=2	0 / 0.130 / 0.424	0	0.424	0.424
SLC16A8 rs8135665	CC=0 / TC=1 / TT=2	0 / 0.313 / 0.648	0.313	0	0.313
Sexe	M=0 / F=1	0 / 0.320	0.320	0.320	0
CETP rs3764261	CC=0 / CA=1 / AA=2	0 / 0.215 / 0.478	0.215	0	0
CFH rs1061170	TT=0 / TC=1 / CC=2	0 / 0.175 / 0.278	0.175	0	0.175
Smoking	Never=0 / Past=1 / Current=2	0 / 0.164 / 0.651	0	0	0.164
MYRIP rs2679798	AA=0 / AG=1 / GG=2	0 / 0.059 / 0.156	0.059	0.156	0
VEGFA rs943080	CC=0 / TC=1 / TT=2	0 / 0 / 0.098	0	0	0.098
TNFRSF10A rs13278062	TT=0 / TG=1 / GG=2	0 / 0.093 / 0.196	0.093	0	0
TGBR1 rs334353	TT=0 / TG=1 / GG=2	0 / 0.039 / -0.336	0.039	0.039	0
IER3/DDR1 rs3130783	AA=0 / AG=1 / GG=2	0 / 0.029 / 0.166	0	0.029	0.029
SKIV2L rs429608	GG=0 / GA=1 / AA=2	0 / 0.027 / 0.590	0	0	0.027
Age (yrs)	=<65=0 / 65-75=1 / 75+=2	0 / 1.558 / 2.433	0	0	0
AMD baseline grade	Level 10=0 / Level 20=1 / Level 30=2 / Level 40=3	0 / 1.458 / 2.560 / 3.398	0	0	0
BMI (kg/m ²)	=<25=0 / 25+=1	0 / 0.007	0	0	0
C2/CFB rs4151667	TT=0 / TA or AA=1	0 / -1.245	0	0	0
B3GALTL rs9542236	TT=0 / TC=1 / CC=2	0 / -0.231 / -0.169	0	0	0
LIPC rs12912415	AA=0 / AG or GG=1	0 / -0.098	0	0	0
COL8A1 rs13081855	GG=0 / GT=1 / TT=2	0 / 0.223 / 0.890	0	0	0
<i>TIM</i> P3 rs5749482	GG=0 / GC or CC=1	0 / -0.357	0	0	0
C3 rs2230199	CC=0 / GC=1 / GG=2	0 / -0.033 / 0.755	-0.033	-0.033	0
ABCA1 rs1883025	CC=0 / TC=1 / TT=2	0 / -0.046 / 0.076	-0.046	-0.046	0
LPL rs256	CC=0 / TC or TT=1	0 / -0.048	0	-0.048	-0.048
CFI rs10033900	CC=0 / TC=1 / TT=2	0 / -0.070 / -0.223	0	-0.070	-0.070
C3 rs433594	GG=0 / GA=1 / AA=2	0 / -0.110 / -0.591	-0.110	-0.110	0
FRK/COL10A1 rs3812111	TT=0 / TA=1 / AA=2	0 / -0.278 / -0.118	0	0	-0.118
RAD51B rs8017304	AA=0 / AG=1 / GG=2	0 / -0.414 / -0.138	0	0	-0.414
C2/CFB rs641153	GG=0 / GA or AA=1	0 / -0.592	0	0	-0.592
CFH rs800292	GG=0 / GA=1 / AA=2	0 / -0.899 / -1.614	0	-0.899	-0.899
CFH rs12144939	GG=0 / GT=1 / TT=2	0 / -0.947 / -1.195	0	-0.947	0
Total risk score			1.025	-0.406	-0.911
Lifetime risk (%)			4.2	0.5	0.5

Abbreviations: AMD = age-related macular degeneration; BMI = body mass index; F = female; M= male; yrs = years

1 LEGEND

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3 Supplementary figure 1. Ancestry of tested individuals

5	Abbreviations: CEU = Utah residents with ancestry from northern and western Europe; CHB = Han
6	Chinese in Beijing, China; YRI = Yoruba in Ibadan, Nigeria; TSI = Tuscans in Italy; JPT = Japanese in
7	Tokyo, Japan; CHD = Chinese in Metropolitan Denver, Colorado; MEX = persons with Mexican ancestry
8	in Los Angeles, California; GIH = Gujarati Indians in Houston, Texas; ASW = persons with African
9	ancestry in Southwest USA; LWK = Luhya in Webuye, Kenya; MKK = Maasai in Kinyawa, Kenya.
10	Genetic markers from the three tested individuals were compared with those from 11 populations. Each
11	square represents a persons and every person was assigned two dimensions in de MDS analysis based
12	on their genome and plotted according to these two dimensions; on the x-axis dimension 1 and on the y-
13	axis dimension 2. Every population has their unique color: CEU = light blue, CHB = turquoise, YRI =
14	yellow, TSI = green, JPT = purple, CHD = orange, MEX = grey, GIH = black, ASW = olive-green, LWKK =
15	magenta, MKK = blue. The tested individuals are visible as red squares and cluster together with persons
16	in the CEU sample

