

1 **Integrating Clinical, Genetic, and Electrocardiogram-Based Artificial**  
2 **Intelligence to Estimate Risk of Incident Atrial Fibrillation**

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27

1 **ABSTRACT**

2 **Background:** AF risk estimation is feasible using clinical factors, inherited predisposition, and  
3 artificial intelligence (AI)-enabled electrocardiogram (ECG) analysis.

4 **Objective:** To test whether integrating these distinct risk signals improves AF risk estimation.

5 **Methods:** In the UK Biobank prospective cohort study, we estimated AF risk using three models  
6 derived from external populations: the well-validated Cohorts for Aging in Heart and Aging  
7 Research in Genomic Epidemiology AF (CHARGE-AF) clinical score, a 1,113,667-variant AF  
8 polygenic risk score (PRS), and a published AI-enabled ECG-based AF risk model (ECG-AI).  
9 We estimated discrimination of 5-year incident AF using time-dependent area under the receiver  
10 operating characteristic (AUROC) and average precision (AP).

11 **Results:** Among 49,293 individuals (mean age 65±8 years, 52% women), 825 (2.4%)  
12 developed AF within 5 years. Using single models, discrimination of 5-year incident AF was  
13 higher using ECG-AI (AUROC 0.705 [95%CI 0.686-0.724]; AP 0.085 [0.071-0.11]) and  
14 CHARGE-AF (AUROC 0.785 [0.769-0.801]; AP 0.053 [0.048-0.061]) versus the PRS (AUROC  
15 0.618, [0.598-0.639]; AP 0.038 [0.028-0.045]). The inclusion of all components ("Predict-AF3")  
16 was the best performing model (AUROC 0.817 [0.802-0.832]; AP 0.11 [0.091-0.15],  $p < 0.01$  vs  
17 CHARGE-AF+ECG-AI), followed by the two component model of CHARGE-AF+ECG-AI  
18 (AUROC 0.802 [0.786-0.818]; AP 0.098 [0.081-0.13]). Using Predict-AF3, individuals at high AF  
19 risk (i.e., 5-year predicted AF risk >2.5%) had a 5-year cumulative incidence of AF of 5.83%  
20 (5.33-6.32). At the same threshold, the 5-year cumulative incidence of AF was progressively  
21 higher according to the number of models predicting high risk (zero: 0.67% [0.51-0.84], one:  
22 1.48% [1.28-1.69], two: 4.48% [3.99-4.98]; three: 11.06% [9.48-12.61]), and Predict-AF3  
23 achieved favorable net reclassification improvement compared to both CHARGE-AF+ECG-AI  
24 (0.039 [0.015-0.066]) and CHARGE-AF+PRS (0.033 [0.0082-0.059]).

1 **Conclusions:** Integration of clinical, genetic, and AI-derived risk signals improves discrimination  
2 of 5-year AF risk over individual components. Models such as Predict-AF3 have substantial  
3 potential to improve prioritization of individuals for AF screening and preventive interventions.

4

5

6 **Key Words:** atrial fibrillation, genetics, precision medicine, risk prediction, stroke, screening

7

## 1 **Introduction**

2 Atrial fibrillation (AF) is associated with increased risks of stroke, heart failure, and death.<sup>1</sup> AF  
3 screening can facilitate earlier diagnosis, and preventive treatment for AF-related morbidity,  
4 such as risk factor management or anticoagulation, can mitigate AF-related morbidity or even  
5 prevent AF altogether.<sup>2</sup> However, screening approaches to date have demonstrated modest  
6 yield of AF diagnosis and have failed to demonstrate improvements in hard outcomes such as  
7 stroke or mortality.<sup>3-5</sup>

8 Analogous to established screening approaches for selected conditions such as lung  
9 cancer<sup>6</sup> or osteoporosis,<sup>7</sup> the efficiency of AF screening may be improved by utilizing a risk-  
10 informed approach. AF risk can be predicted with reasonable accuracy on the basis of clinical  
11 risk factors,<sup>8</sup> inherited predisposition as assessed by polygenic risk scores [PRS],<sup>9,10</sup> and most  
12 recently artificial intelligence-enabled analysis of the electrocardiogram (ECG-AI).<sup>11,12</sup> We have  
13 previously shown that the predictive power of a validated clinical risk score such as CHARGE-  
14 AF can be improved by the addition of either an AF PRS<sup>9</sup> or ECG-AI.<sup>11</sup> However, the degree to  
15 which each of these varied AF risk signals may overlap or complement one another within the  
16 context of a single comprehensive model remains unknown.

17 Here, we leveraged the UK Biobank – a unique resource of nearly 50,000 individuals  
18 with linkage to national health-related datasets, protocolized prospectively acquired 12-lead  
19 ECG, and genome-wide genotyping, to quantify the relative contributions of externally  
20 developed AF risk scores comprising a) clinical risk factors, b) common genetic variation, and c)  
21 AI-enabled ECG analysis. We hypothesized that by integrating complementary information,  
22 models incorporating each of the varying AF risk signals would achieve greater longitudinal AF  
23 discrimination.

24

## 25 **Methods**

1 The UK Biobank was approved by the UK Biobank Research Ethics Committee (reference  
2 11/NW/0382). All UK Biobank participants provided written informed consent. Use of UK  
3 Biobank (application #7089) data was approved by the MGB institutional review board.

4

#### 5 *Data availability*

6 UK Biobank data are accessible to researchers by application ([www.ukbiobank.ac.uk](http://www.ukbiobank.ac.uk)). The PRS  
7 used in this study was obtained from the most recent AFGen consortium genome-wide  
8 association study by Roselli et al., which utilized a version of the analysis excluding UK Biobank  
9 participants.<sup>13</sup> The published version of the ECG-AI model<sup>11</sup> used to generate the AI-based  
10 predictions evaluated in the current analysis is available at  
11 [https://github.com/broadinstitute/ml4h/tree/master/model\\_zoo/ECG2AF](https://github.com/broadinstitute/ml4h/tree/master/model_zoo/ECG2AF). Data processing scripts  
12 underlying the current analysis are available at [https://github.com/shaankhurshid/af\\_prediction3](https://github.com/shaankhurshid/af_prediction3).

13

#### 14 *UK Biobank cohort*

15 We analyzed the UK Biobank, a prospective cohort of 502,629 participants aged 40-69 that  
16 were recruited between 2006-2010.<sup>14</sup> Participants underwent an extensive assessment in  
17 various stages (“instances”), including questionnaire data, anthropometric measures, and  
18 laboratory values. Instance 2 included a structured imaging visit for a subset of participants that  
19 included whole-body magnetic resonance imaging as well as protocolized resting 12-lead ECG.  
20 We analyzed individuals without prevalent AF who underwent resting 12-lead ECG at the  
21 instance 2 study visit.

22

#### 23 *AF polygenic risk score*

24 Details of genotyping, imputation, and quality control have been published previously and are  
25 provided in **Supplementary Methods**.<sup>14,15</sup> The SNP-level weights used to calculate the AF PRS  
26 used in the current study were derived from a recent AF GWAS meta-analysis including

1 154,330 AF cases and 999,609 controls.<sup>13</sup> The weights were derived using the PRS-CS  
2 approach.<sup>16</sup> The UK Biobank cohort was not included in the version of the meta-analysis used  
3 as input to the PRS-CS algorithm. We calculated AF genetic risk in UK Biobank individuals  
4 using Plink2, summing up the weighted effect allele dosage of 1,113,667 variants included in  
5 the score with good quality (imputation info  $\geq 0.4$ ).<sup>17</sup>

6

### 7 *ECG-AI*

8 To obtain ECG-based AI-enabled AF risk estimates, we applied a contemporary version of  
9 ECG-AI, a previously published convolutional neural network-based deep learning model  
10 designed to estimate 5-year risk of AF using a single 12-lead ECG.<sup>11</sup> The current version of  
11 ECG-AI utilized a larger training set (450,000 standard 12-lead ECGs representing over  
12 100,000 primary care and cardiology patients at Massachusetts General Hospital) and achieved  
13 higher discrimination of 5-year incident AF (c-index 0.761 vs. 0.716), but otherwise had identical  
14 architecture to the published model described in detail previously.<sup>11</sup> UK Biobank participants  
15 were not included in any aspect of ECG-AI development.

16

### 17 *CHARGE-AF*

18 To estimate the predictive utility of clinical risk factors, we calculated the CHARGE-AF score, a  
19 widely validated risk factor-based AF prediction tool.<sup>8,18</sup> UK Biobank participants were not  
20 included in the original derivation of CHARGE-AF. To calculate the score, age, sex, race,  
21 height, weight, and blood pressure values were obtained from structured assessments using the  
22 value closest to the ECG date. Anti-hypertensive use was determined using self-reported  
23 medication data. Tobacco use was categorized as present or absent. Race was classified as  
24 White or non-White, as performed previously using CHARGE-AF. In cases of multiple available

1 values, values from the assessment most closely preceding the ECG were used preferentially.  
2 The presence of heart failure, diabetes, and myocardial infarction were ascertained using  
3 previously published diagnostic and procedural codes.<sup>9,11</sup> A full summary of clinical factor  
4 definitions is provided in **Supplementary Table 1**.

5  
6 *Outcomes*

7 The prediction target for each model was 5-year incident AF. AF events were identified using a  
8 previously published combination of self-reported illness codes, OPCS Classification of  
9 Interventions and Procedures version 4 codes for cardioversion or catheter ablation, and  
10 International Classification of Diseases, Ninth- or Tenth Revision (ICD-10) codes for AF or atrial  
11 flutter (**Supplementary Table 1**).<sup>19</sup>

12 *Statistical analysis*

13 Discrimination of 5-year incident AF was measured using the area under the time-dependent  
14 receiver operating characteristic curve (AUROC) and time-dependent average precision  
15 (AP).<sup>20,21</sup> Similar to how AUROC provides a composite measure of test sensitivity and specificity  
16 across a range of predictor thresholds, AP provides a composite measure of test precision (i.e.,  
17 positive predictive value) and recall (i.e., sensitivity) across a range of predictor thresholds. Both  
18 AP and AUROC were calculated using inverse probability of censoring weights, which more  
19 accurately account for the potential bias introduced by censoring when compared to unweighted  
20 measures such as Harrell's c-index.<sup>22</sup>

21 Discrimination of individual models was assessed as raw scores (CHARGE-AF, PRS) or  
22 probabilities (ECG-AI). Combination models were then developed by fitting Cox proportional  
23 hazards models with terms for each respective component (e.g., CHARGE-AF + PRS  
24 comprises a Cox model including a term for CHARGE-AF and a term for the AF PRS). As  
25 performed with the two-component Predict-AF model previously,<sup>23</sup> prior to inclusion in Cox

1 models the ECG-AI AF probabilities were logit-transformed to achieve an approximately linear  
2 relationship with log hazard. A model with a coefficient for each of CHARGE-AF, the PRS, and  
3 ECG-AI was termed “Predict-AF3”. Discrimination of the combination models was assessed  
4 using their linear predictors (i.e., score values). Discrimination was assessed overall and across  
5 subgroups of age (age<60 years, age 60-70 years, age>70 years, approximating tertiles of the  
6 distribution) and sex.

7 We then assessed model calibration. To allow fair comparison across each component,  
8 including components with no intrinsic translation to a longitudinal risk estimate (i.e., AF PRS),  
9 we fit univariable Cox proportional hazards models with a single term for each individual  
10 component. Linear predictors of the individual fitted models as well as the combination models  
11 outlined above were then converted into 5-year absolute risk estimates using the equation  
12  $1 - S_0^{\exp(\Sigma X - \Sigma Y)}$ , where  $S_0$  is the average 5-year AF-free survival of the sample,  $\Sigma X$  is the  
13 individual’s linear predictor or score value, and  $\Sigma Y$  is the average score of the sample.  
14 Calibration of absolute risk estimates was then assessed by plotting smoothed curves of  
15 absolute versus predicted risk using adaptive hazard regression, and calculating the integrated  
16 calibration index (ICI), a measure of the average prediction error weighted by the empirical risk  
17 distribution and where an ICI of zero indicates perfect absolute risk estimates.<sup>24</sup> For AP,  
18 AUROC, and ICI estimates, 95% confidence intervals were calculated using bootstrapping (500  
19 iterations for AP and AUROC, and 200 iterations for ICI), which also provided estimates of  
20 standard error to perform pairwise z testing. To estimate the clinical impact of implementing one  
21 AF risk model over another, we calculated net reclassification improvement, both at the >2.5%  
22 5-year AF risk threshold and as a continuous measure.<sup>8,25</sup> We considered 2-sided  $p < 0.05$   
23 statistically significant. Analyses were performed using Python v3.10 and R v4.3.

24

## 25 Results



1 *Sample characteristics*

2 We analyzed 49,293 individuals without prevalent AF (age  $65 \pm 8$  years, 52% women, 96%  
3 White) at the time of the UK Biobank instance 2 visit. Over 5 years of follow-up, 825 participants  
4 (2.4%) developed incident AF. An overview of the study is provided in **Figure 1** and baseline  
5 characteristics are provided in **Table 1**.

6 *Discrimination of incident atrial fibrillation using single models*

7 Using single prediction models, discrimination of 5-year incident AF as measured by AUROC  
8 was highest using CHARGE-AF (0.785 [95% CI: 0.769-0.801]), followed by ECG-AI 0.705  
9 [0.686-0.724]) and the PRS (0.618 [0.598-0.639]). Discrimination using CHARGE-AF tended to  
10 increase with longer prediction windows, while discrimination using ECG-AI and AF PRS  
11 remained largely stable over time (**Figure 2**). While CHARGE-AF had highest discrimination  
12 among individuals aged <60 years (AUROC 0.739 [0.678-0.798]), discrimination was more  
13 similar across models in those aged >70 years (e.g. CHARGE-AF AUROC 0.688 vs ECG-AI  
14 AUROC 0.687) (**Supplementary Table 2**). Models performed similarly among men versus  
15 women (**Supplementary Table 3**).

16 Measured using average precision, discrimination was highest using ECG-AI (0.085  
17 [0.071-0.11]), followed by CHARGE-AF (0.053 [0.048-0.061]) and the PRS (0.038 [0.028-  
18 0.045]), indicative of relatively good performance using ECG-AI for the detection of the highest  
19 risk individuals. Consistent with an increasing cumulative event rate (e.g., 0.4% at 1 year to  
20 2.4% at 5 years), the AP for each model increased over time (**Figure 2**) and among older  
21 subgroups of age (**Supplementary Table 2**). Trends in performance were similar among men  
22 versus women (**Supplementary Table 3**).

23 As expected, there was no substantive correlation between PRS and CHARGE-AF ( $r=-$   
24 0.014 [-0.022 to -0.0048]). There was very weak correlation between PRS and ECG-AI ( $r=0.041$

1 [0.032-0.050]). There was moderate correlation between ECG-AI and CHARGE-AF ( $r=0.34$   
2 [0.33-0.35])

### 3 *Discrimination of incident atrial fibrillation using combined models*

4 We then evaluated discrimination of the combined models, namely a) CHARGE-AF + PRS, b)  
5 ECG-AI + PRS, c) CHARGE-AF + ECG-AI, and CHARGE-AF + ECG-AI + PRS ("Predict-AF3").  
6 The best performing two-component models were CHARGE-AF + ECG-AI (AUROC 0.802  
7 [0.786-0.818]; AP 0.098 [0.081-0.13]), followed by CHARGE-AF + PRS (AUROC 0.802 [0.786-  
8 0.818]; AP 0.053 [0.048-0.061]). The best performing model overall was Predict-AF3 (AUROC  
9 0.817 [0.802-0.832]; AP 0.11 [0.091-0.15],  $p<0.01$  vs CHARGE-AF + ECG-AI and CHARGE-AF  
10 + PRS) (**Figure 3**). Addition of the PRS to each component contributed relatively modest but  
11 consistently detectable improvements in discrimination (improvement in AUROC with addition of  
12 PRS to CHARGE-AF: 0.017 [0.0096-0.025], addition of PRS to ECG-AI: 0.023 [0.012-0.034],  
13 addition of PRS to CHARGE-AF + ECG-AI: 0.015 [0.0089-0.021]) (**Supplementary Table 4**).  
14 Improvements were similar according to AP (**Supplementary Table 4**). Relative performance  
15 patterns were similar when assessing discrimination of AF at 1 year (e.g., Predict-AF3 AUROC  
16 0.791 [0.758-0.823]; AP 0.030 [0.020-0.050], **Figure 3**).

17

### 18 *Calibration and net reclassification of atrial fibrillation risk estimates*

19 Absolute risk estimates for the single and combined models were well-calibrated  
20 (**Supplementary Figure 1**). Absolute error rates were consistently very low (ICI range  $4.16 \times 10^{-5}$   
21 for CHARGE-AF to 0.0018 for Predict-AF3). At the  $>2.5\%$  5-year AF risk threshold, Predict-AF3  
22 resulted in favorable net reclassification improvement versus CHARGE-AF + ECG-AI (NRI  
23 0.039 [0.015-0.066]), which was driven by both favorable case reclassification (NRI+ 2.59%  
24 [0.18-5.30]) and favorable non-case reclassification (NRI- 1.35% [1.06-1.67]) (**Supplementary**  
25 **Table 5**). Predict-AF3 also provided similar reclassification improvement over CHARGE-AF +

1 PRS, although it was driven solely by favorable non-case reclassification (NRI 0.033 [0.0082-  
2 0.059]; NRI+ 0.52% [-2.06 to 3.00]; NRI- 2.81% [2.54-3.08]) (**Supplementary Table 5**).  
3 Continuous reclassification improvement was also favorable using Predict-AF3 (0.34 [0.26-0.41]  
4 vs. CHARGE-AF + ECG-AI; 0.23 [0.16-0.31] vs. CHARGE-AF + PRS).  
5 *Stratification of longitudinal atrial fibrillation incidence using Predict-AF3*  
6 Use of Predict-AF3 effectively stratified longitudinal AF risk, with individuals at high AF risk (5-  
7 year predicted AF risk >2.5%) having a 5-year cumulative incidence of AF of 5.83% (5.33-6.32),  
8 those with a predicted risk of 1-2.5% having a cumulative incidence of 1.51% (1.26-1.75) and  
9 those with a predicted risk of  $\leq 1\%$  having a cumulative incidence of 0.56% (0.43-0.69) (**Figure**  
10 **4**).

11 Using the >2.5% 5-year AF risk threshold, the 5-year cumulative incidence of AF was  
12 progressively higher according to the number of individual models predicting high risk (zero:  
13 0.67% [0.51-0.84], one: 1.48% [1.28-1.69], two 4.48% [3.99-4.98], three: 11.06% [9.48-12.61])  
14 (**Figure 4**). Among the 825 participants who developed AF during the 5-year period, 208  
15 (25.2%) had high estimated AF risk according to all three models, 340 (41.2%) according to two  
16 models, 207 (25.1%) according to one model, and 70 (8.5%) according to zero models.

## 19 Discussion

20 In this study, we leveraged a unique resource of nearly 50,000 prospective cohort study  
21 participants with detailed clinical data, genome-wide genotyping, and protocolized 12-lead ECG  
22 to compare the relative predictive utility of varied forms of AF risk information. Specifically, we  
23 applied externally derived and contemporary clinical, genetic and ECG-based AI-enabled AF  
24 risk models separately and in combination. Our findings demonstrate that clinical, genetic, and  
25 AI-based AF risk signals are complementary. There was a graded increase in AF incidence as  
26 individuals were identified as high-risk by a greater number of risk signals. The Predict-AF3

1 score, which combines all three elements, achieved higher predictive utility than any single or  
2 two-model combination. Overall, our work establishes the value of integrating varying data types  
3 to achieve increasingly accurate AF risk estimates, providing a foundation for efforts to better  
4 prioritize individuals for AF screening and related preventive efforts. Our findings yield several  
5 key implications.

6  
7 First, it is feasible to integrate varying AF risk signals to achieve more accurate AF risk  
8 estimates. In our analysis, the Predict-AF3 score consistently exhibited favorable discrimination  
9 compared to the individual components of the score, implying that clinical, genetic, and ECG-  
10 based AI risk estimates provide complementary information. By incorporating all three  
11 components, Predict-AF3 achieves the highest discrimination of 5-year incident AF risk  
12 (AUROC 0.82, AP 0.11) of any AF prediction model previously applied in a prospective  
13 community cohort.<sup>8,9,11,18,26,27</sup> Our findings are consistent with prior observations from our group  
14 suggesting that the addition of ECG-derived AI risk to clinical risk improves AF risk estimation.<sup>11</sup>

15 Despite some evidence that ECG-based AI may encode some aspects of inherited  
16 predisposition to AF,<sup>28</sup> we consistently observed improvements in AF discrimination with the  
17 addition of PRS to any individual component or two-component combination, suggesting that  
18 genetic risk remains orthogonal to current ECG-based AI models. However, as with prior work,  
19 the degree of discrimination improvement observed with the addition of PRS was generally  
20 modest,<sup>9,29</sup> although we did note favorable net reclassification improvement when adding the  
21 PRS to the best performing two-component model (CHARGE-AF + ECG-AI) to create Predict-  
22 AF3. Importantly, we observed that AF incidence increased progressively with the number of  
23 distinct elements portending high AF risk, suggesting that individuals with risk conferred by the  
24 combination of clinical factors, genetics, and AI-enabled ECG signals appear particularly  
25 vulnerable to developing AF.

26

1 Second, the optimal approach to AF risk estimation to guide AF screening and related  
2 preventive interventions may be a function of available data and the specific setting in which risk  
3 stratification is intended. Although Predict-AF3 achieved the highest discrimination of  
4 longitudinal AF among all approaches tested, genome-wide genotyping data is not commonly  
5 available in many populations in which AF screening is considered (e.g., routine primary care).  
6 To this end, we observed good discrimination using CHARGE-AF + ECG-AI, a model requiring  
7 only routine clinical factors and a single 12-lead ECG, an inexpensive diagnostic test available  
8 within minutes in most clinic settings. Future work is warranted to assess whether the predictive  
9 utility of ECG-AI may extend to single-lead ECGs, which are increasingly available using mobile  
10 and consumer devices and may increase the reach of AF risk estimation further.<sup>30</sup> Conversely,  
11 the combination of CHARGE-AF + PRS also achieved similar performance to CHARGE-AF +  
12 ECG-AI. Such a model may have particular value in population health interventions targeting  
13 healthcare-related biobanks, where risk estimation can be run on previously acquired samples,  
14 and leveraging linked electronic health record data.

15  
16 Third, the integration of an increasing variety of clinically relevant risk markers has potential to  
17 further the goal of personalized medicine with regard to AF. While opportunistic screening is  
18 recommended in the most recent European Society of Cardiology guidelines for people of older  
19 age,<sup>31</sup> recent randomized trials of screening guided only by age have resulted in little to no  
20 increase in AF diagnosis, and absence of meaningful improvements in AF-related complications  
21 such as stroke or mortality.<sup>3,4</sup> Subgroup analyses have suggested higher AF screening yield  
22 among individuals with higher AF incidence,<sup>3</sup> suggesting that screening based on AF risk may  
23 be more efficient. To this end, recent work has identified the ability to stratify AF risk based on a  
24 large breadth of potential markers, including not only clinical factors, polygenic risk, and AI-  
25 based signals, but additionally imaging-based features and blood-based biomarkers.<sup>32,33</sup>  
26 Therefore, although Predict-AF3 provides an important demonstration of the potential value of

1 incorporating varying contributors to AF risk to achieve more precise AF risk estimates, future  
2 work is warranted to integrate even more markers, and potentially leverage emerging statistical  
3 learning techniques capable of incorporating high-level interactions between varied data types.  
4 Ultimately, randomized trials are needed to assess whether AF risk estimation using  
5 progressively more accurate models leads to more efficient AF screening interventions.

6

## 7 **Limitations**

8 Our study should be interpreted in the context of design. The UK Biobank is primarily of  
9 European ancestry and our results might not be generalizable to people of other ancestries.  
10 Second, the UK Biobank is not reflective of the general population and comprises healthier  
11 individuals.<sup>34</sup> Due to survivorship bias, the instance 2 cohort that received protocolized 12-lead  
12 ECG is even healthier than the UK Biobank at large. Third, our models were assessed against  
13 the clinical diagnosis of AF, and therefore their performance for detection of undiagnosed AF in  
14 a screening setting may vary. Fourth, although the clinical risk score, PRS, and ECG-based AI  
15 model assessed in the current study were all developed externally to the UK Biobank, the  
16 relative contributions of each component in the combination models were weighted within-  
17 sample. The relative importance of AF risk components may differ in other populations, and  
18 therefore further validation of the Predict-AF3 multi-component model is warranted.

19

## 20 **Conclusions**

21 Integration of clinical, genetic, and ECG-based AI risk signals for AF into a single model  
22 (Predict-AF3) leads to greater predictive utility of 5-year incident AF compared to the use of  
23 individual elements. Consistent with the presence of complementary information, AF incidence  
24 increased progressively with the total number of distinct elements portending high AF risk.  
25 Scores such as Predict-AF3 may pave the way for integrated and personalized prioritization of  
26 individuals for AF screening and related preventive interventions.

1

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15  
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26



- 1
- 2 **Authors' Contributions**
- 3 SKany – Study conception, design, data analysis, data interpretation, drafting
- 4 SKhurshid – Study conception, design, data analysis, data interpretation, drafting, critical review
- 5 and editing
- 6 CR, LCW, SFF – Data analysis, data interpretation, critical review
- 7 PTE – Study conception, design, data interpretation, drafting, critical review
- 8 JTR, MSK, ACF, SAL AAP, MM – Data interpretation, critical review
- 9

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## 1 Tables

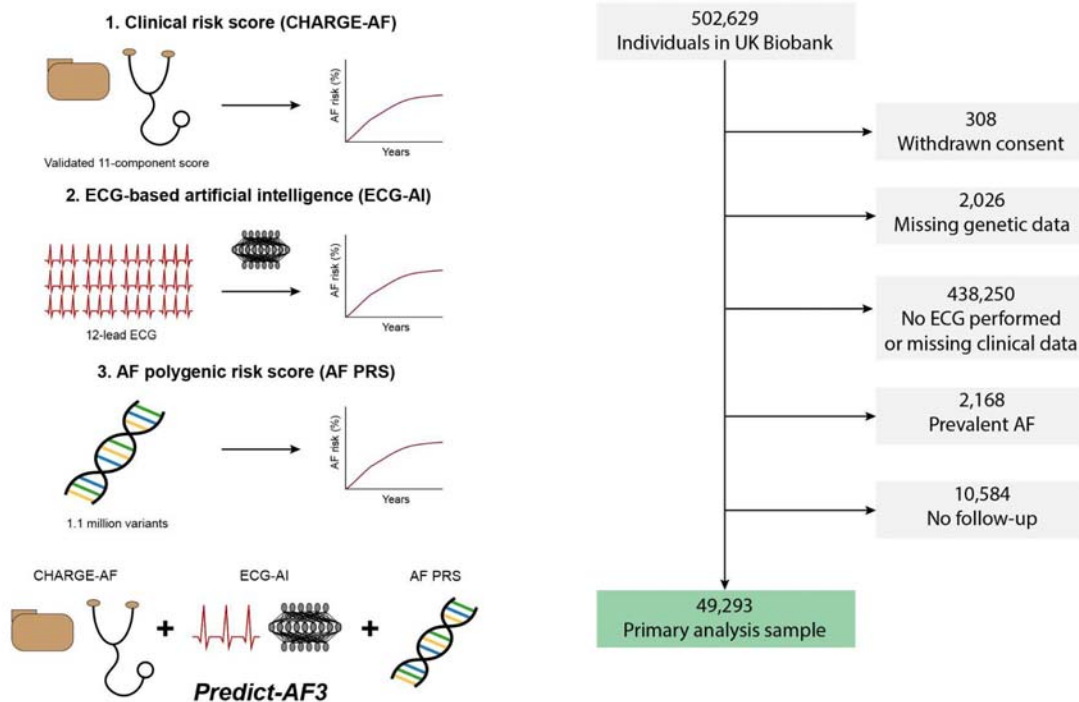
### 2 **Table 1.** Baseline Characteristics

	Female	Male	Overall
N	25742	23551	49293
Age at ECG, years	64.48 (7.7)	65.73 (7.9)	65.08 (7.8)
Height, cm	162.6 (6.3)	175.9 (6.6)	169.0 (9.2)
Weight, kg	69.1 (13.4)	83.7 (13.6)	76.1 (15.3)
Current smoker	762 (3.0)	971 (4.1)	1733 (3.5)
Systolic blood pressure, mmHg	136.70 (19.7)	142.53 (17.6)	139.49 (18.9)
Diastolic blood pressure, mmHg	79.25 (10.1)	77.66 (10.0)	80.99 (9.9)
Diabetes mellitus	1136 (4.4)	1928 (8.2)	3064 (6.2)
Heart failure	80 (0.3)	173 (0.7)	253 (0.5)
Myocardial infarction	235 (0.9)	952 (4.0)	1187 (2.4)
Values are shown as mean (standard deviation) for continuous measures and N (%) for categorical measures.			

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## 1 Figures

### Compare and integrate AF risk signals

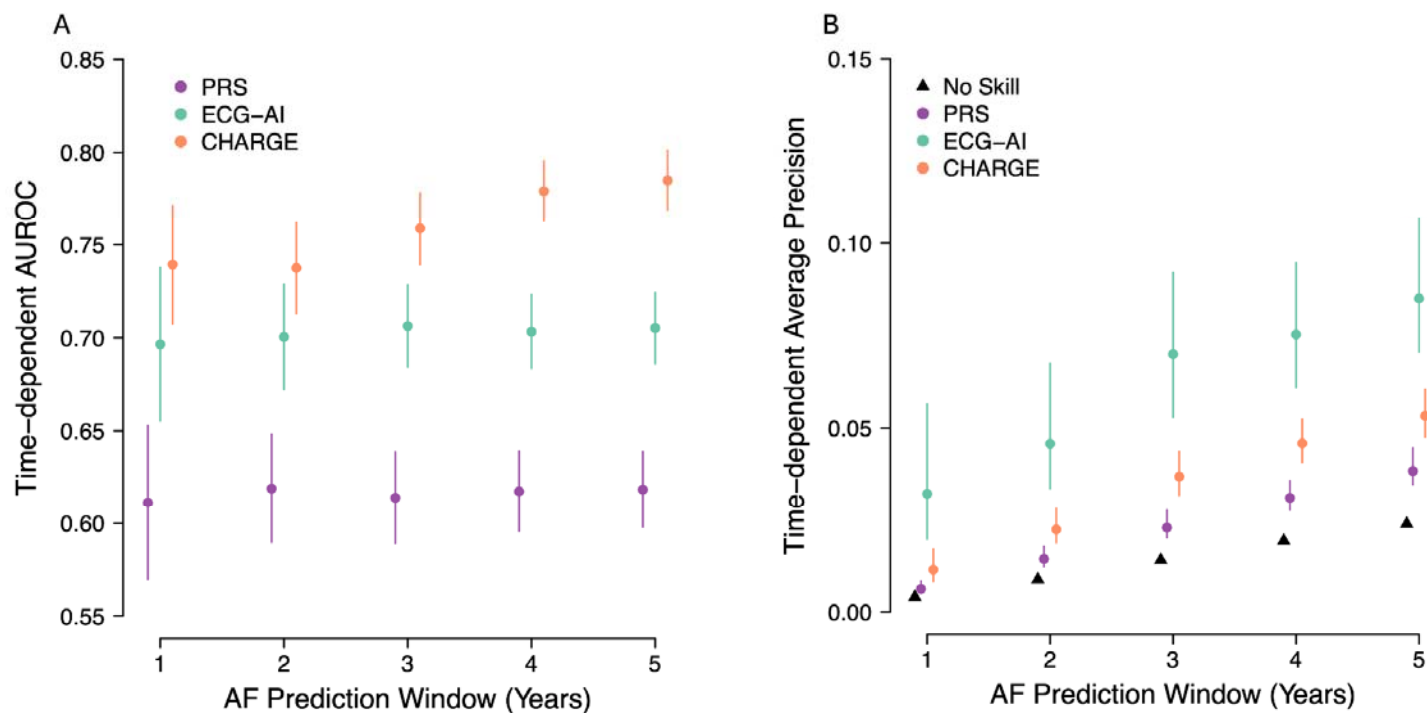


### 2 Figure 1. Flow chart of study cohort

3 Depicted is an overview of the cohort creation. CHARGE-AF is a clinical risk model for incident  
4 atrial fibrillation (AF) risk prediction. ECG-AI is a deep-learning model trained to predict 5-year  
5 risk of AF and the polygenic risk score (PRS) is a genetic risk score estimating the risk based on  
6 common variant risk from genome-wide association studies of incident AF. Predict-AF3  
7 combines all three risk prediction models for a comprehensive AF risk prediction.



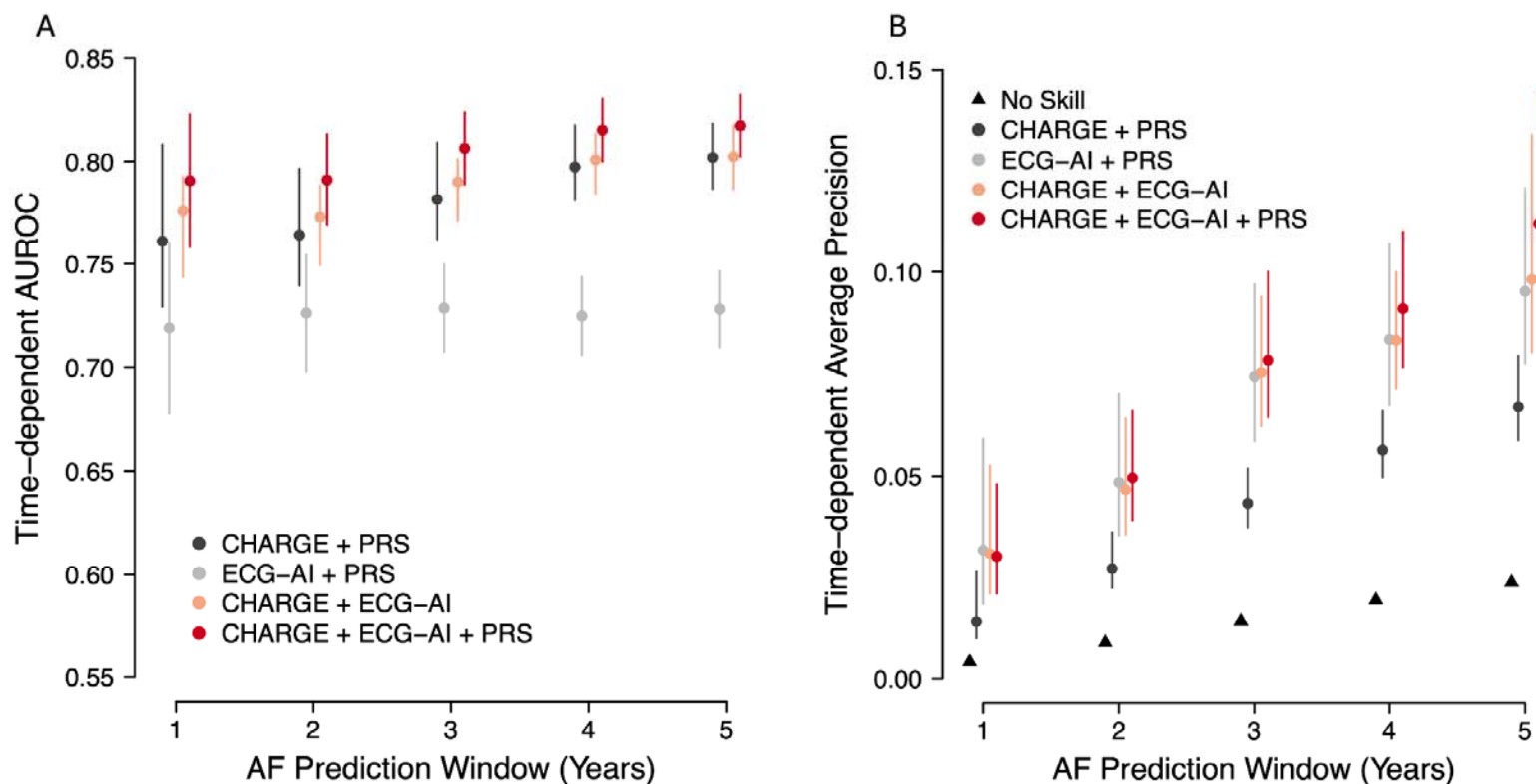
1 **Figure 2.** Discrimination of incident atrial fibrillation



2

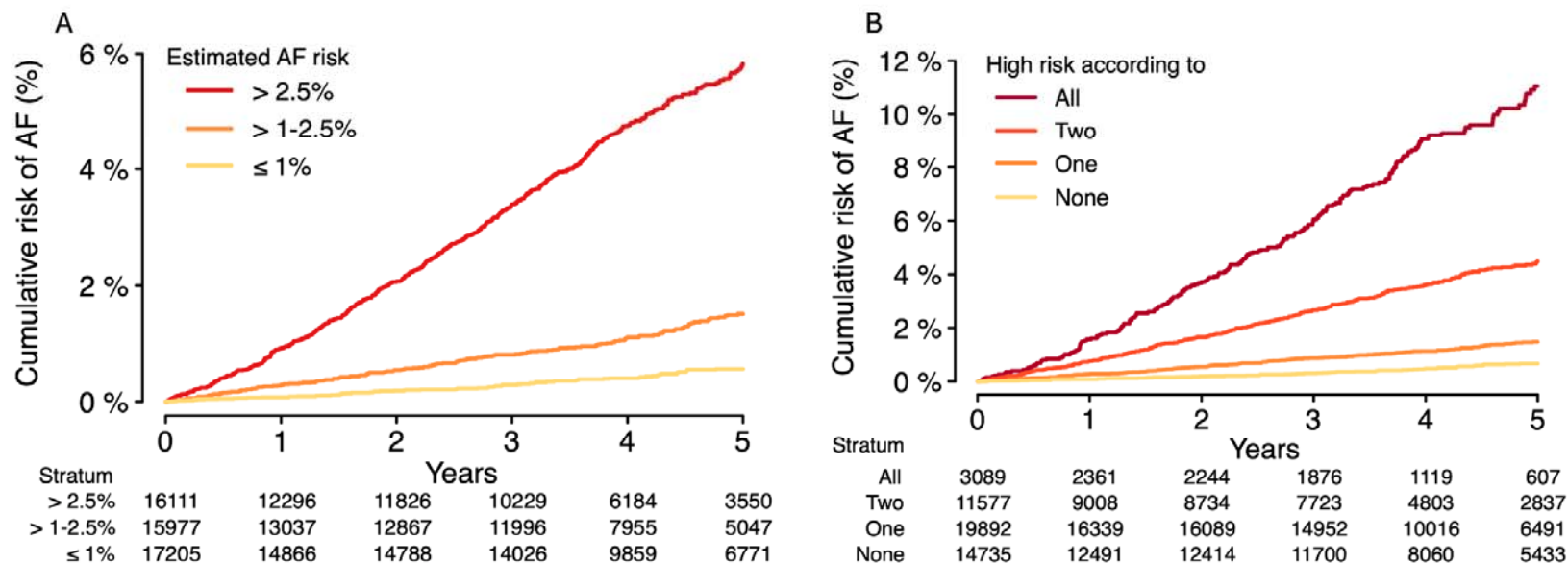
3 Depicted is model discrimination for a 5-year window of incident atrial fibrillation (AF) using a polygenic risk score (PRS) model (teal),  
4 an ECG-derived artificial intelligence (AI) prediction (turquoise) and a model based on the CHARGE-AF score (orange). Panel A  
5 depicts discrimination measured using a time-dependent area under the receiver operating characteristic curve (AUROC) while  
6 Panel B depicts the time-dependent average precision. A model with no discriminative power is depicted by black triangles.  
7

1 **Figure 3.** Discrimination of incident atrial fibrillation in combined models



2  
3 Depicted is model discrimination for a 5-year window of incident atrial fibrillation (AF) using models a) combining polygenic risk score  
4 (PRS) and CHARGE-AF (black), a model combining an ECG-derived artificial intelligence (ECG-AI) prediction and the PRS (grey), a  
5 model combining ECG-AI and the CHARGE-AF (orange), and a model combining  
6 ECG-AI, CHARGE-AF and the PRS (red). Panel A depicts discrimination measured using a time-dependent area under the receiver  
7 operating characteristic curve (AUROC) while Panel B depicts the time-dependent average precision. A model with no discriminative  
8 power is depicted by black triangles.

1 **Figure 4.** Cumulative risk of incident atrial fibrillation stratified by the combined models



2

3 Depicted is the cumulative risk of AF across strata of predicted risk using Predict-AF3. Panel A plots cumulative risk  
 4 across categories of Predict-AF3 estimated risk (thresholds chosen to approximate tertiles of the risk distribution), and  
 5 Panel B plots cumulative risk across strata of high risk (i.e., 2-year AF risk >2.5%) by each model component. The  
 6 number at risk across each stratum over time is depicted below each plot.

7