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#### Serum Albumin's Protective Inhibition of Amyloid-β Fibre Formation is Suppressed by Cholesterol, Fatty Acids and Warfarin

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#### ABSTRACT

Central to Alzheimer's disease (AD) pathology is the assembly of monomeric amyloid- $\beta$  peptide (A $\beta$ ) into oligomers and fibres. The most abundant protein in the blood plasma and cerebrospinal fluid (CSF) is human serum albumin (HSA). Albumin can bind to AB and is capable of inhibiting the fibrillisation of A $\beta$  at physiological ( $\mu$ M) concentrations. The ability of albumin to bind A<sup>β</sup> has recently been exploited in a phase-II clinical trial, which showed a reduction in cognitive decline in Alzheimer's disease patients undergoing albumin plasmaexchange. Here we explore the equilibrium between  $A\beta$  monomer, oligomer and fibre in the presence of albumin. Using transmission electron microscopy and thioflavin-T fluorescent dye, we have shown albumin traps  $A\beta$  as oligomers, 9 nm in diameter. We show that albumintrapped AB oligometric assemblies are not capable of forming ion-channels, which suggests a mechanism by which albumin is protective in Aβ exposed neuronal cells. *In vivo* albumin binds a variety of endogenous and therapeutic exogenous hydrophobic molecules, including cholesterol, fatty acids, and warfarin. We show these molecules bind to albumin and suppress its ability to inhibit  $A\beta$  fibre formation. The interplay between  $A\beta$ , albumin and endogenous hydrophobic molecules impacts  $A\beta$  assembly; thus changes in cholesterol and fatty acid levels in vivo may impact A $\beta$  fibrillisation, by altering the capacity of albumin to bind A $\beta$ . These observations are particularly intriguing given that high cholesterol or fatty acid diets are well established risk-factors for late-onset AD.

#### **INTRODUCTION**

Alzheimer's disease (AD) is the main cause of dementia and affects 47 million people worldwide <sup>1</sup>. A range of evidence points to a small 39-43 residue peptide, Amyloid- $\beta$  (A $\beta$ ), that self-assembles into cytotoxic oligomers and fibres that are thought to be essential contributors to the cascade of events in AD aetiology <sup>2</sup>. A $\beta$ (1-40) and A $\beta$ (1-42) are the most abundant isoforms in the brain interstitial fluid/cerebrospinal fluid (ISF/CSF) and in plaques. In particular, A $\beta$ (1-42) is thought to disrupt cellular ionic homeostasis through the insertion of oligomeric A $\beta$  assemblies into the cellular membrane, leading to the formation of ion channel pores which span the lipid bilayer <sup>3</sup>.

There are numerous endogenous proteins and metal ions that interact with A $\beta$  and influence its assembly process both *in vitro* and in animal models <sup>4-8</sup>. Human serum albumin (HSA) is one such protein able to inhibit fibre formation at physiological concentrations <sup>9</sup>. Furthermore, reduced serum HSA levels are correlated with cognitive impairment in AD patients <sup>10, 11</sup> and the elderly<sup>12</sup>. Albumin is the most abundant extracellular protein in blood plasma, at a concentration of 640  $\mu$ M <sup>13</sup>. It has been shown that albumin binds 90-95 % of the A $\beta$  found in blood plasma <sup>14, 15</sup>. The ability of albumin to sequester A $\beta$  explains why A $\beta$  fibre deposits are not observed in the peripheral vasculature, even though A $\beta$  is found in the blood plasma at 0.1 to 0.5 nM concentrations, at comparable levels to within the cerebrospinal fluid (CSF) <sup>16, 17</sup>. Albumin, which is derived from vascular leakage across the blood-brain-barrier, is also the most abundant protein in the ISF/CSF at 3  $\mu$ M <sup>18</sup>.

*In vitro* HSA is known to inhibit both  $A\beta(1-40)$  and  $A\beta(1-42)$  fibrillisation <sup>9, 19-21</sup>.  $A\beta$  can interact with hydrophobic binding pockets within all three domains of HSA with similar affinities<sup>22 23</sup>. Albumin can also reduce the cytotoxicity of  $A\beta(1-42)$  in SH-SY5Y cell viability assays and primary cell culture <sup>19, 24</sup>, which suggests a reduction of toxic oligomers, as well as fibres. We have previously shown that even micromolar ISF/CSF concentrations of HSA inhibit  $A\beta$  fibre formation, decreasing both the rate at which fibres form and the total amount of fibres produced <sup>9</sup>. Thus the presence of albumin in blood plasma, but also the brain interstitium, can potentially directly impact  $A\beta$  assembly.

One quarter of A $\beta$  is cleared from the brain interstitium by transport across the blood-brain barrier into blood serum <sup>25</sup>. A $\beta$  traffics between CSF/ISF and blood <sup>26-29</sup>, and albumin is

important in this clearance by acting as a sink for  $A\beta$  in blood serum <sup>30</sup>. Indeed a decrease in blood serum levels of A $\beta$ -albumin complexes is observed in AD <sup>10, 11</sup>. In an AD 3xTg mice model, infusion of HSA intracerebroventricularly caused a reduction in A $\beta$ (1-42) soluble oligomers and total plaque area <sup>31</sup>. The use of albumin as a therapeutic approach, in sequestration of A $\beta$  via plasma exchange, has been explored <sup>32-36</sup> and is receiving a good deal of interest <sup>37</sup>. Recent phase-II clinical trials using an albumin A $\beta$  plasma-exchange approach have shown some improvements in cognition using the Boston Naming Test and a Semantic Verbal Fluency Test <sup>36</sup>.

Albumin is capable of transporting many different hydrophobic molecules within blood plasma <sup>13</sup>; including cholesterol <sup>38, 39</sup>, fatty acids, such as palmitic acid <sup>40, 41</sup>, as well as a number of hydrophobic therapeutic molecules, for example warfarin <sup>42</sup>. We postulated that these endogenous and exogenous hydrophobic molecules might compete with A $\beta$  for the binding of albumin, and so might influence A $\beta$  assembly in the presence of HSA. These molecules are particularly interesting owing to high dietary levels of fatty acids and cholesterol, increasing the risk of developing dementia and AD <sup>43-48</sup>. Furthermore, genome-wide association studies (GWAS) point to cholesterol metabolism as a key AD risk factor <sup>49, 50</sup> and an increase in cholesterol within the central nervous system (CNS) is observed both in the aging and in early AD patients <sup>51</sup>. In agreement with Alzheimer's pathology, AD phenotypes in animal models are exacerbated by elevated dietary cholesterol <sup>52-54</sup>, however the mechanism by which cholesterol accelerates disease progression has not yet been established <sup>55</sup>.

A $\beta$  fibres exist in a dynamic equilibrium with A $\beta$  monomer, where fibres represent a thermodynamically stable species in the A $\beta$  assembly folding landscape. In this study, we have used ThT fluorescence and transmission electron microscopy (TEM) to follow A $\beta$  fibre growth and disassembly, in the presence of HSA, over different stages of the assembly pathway, in order to gain a more thorough understanding of how albumin impacts the equilibrium between A $\beta$  monomer, oligomer and fibre. Our TEM data suggests HSA traps A $\beta$  in an oligomeric form, and we have characterised the size of the trapped oligomers and investigated their ability to form harmful ion channels in cell membranes. Furthermore, we show that HSA bound ligands, cholesterol, fatty acids and warfarin, disrupt the A $\beta$ -HSA interaction and suppress the inhibitory effect of HSA on A $\beta$  fibrillisation. We suggest that this has significant ramifications for the role of HSA in the inhibition of A $\beta$  fibre formation in the brain interstitium.

#### RESULTS

#### Albumin traps A<sub>β</sub> as Oligomers and Inhibits Fibre Growth

We sought to understand how albumin can influence the different stages of A<sup>β</sup> assembly, and how albumin can impact the equilibrium between A<sup>β</sup> monomer, oligomer and fibre. In the absence of HSA, A<sup>β</sup> exhibits a characteristic fibre growth with an initial lag phase during nucleation followed by rapid elongation to form fibres. We have previously shown HSA is able to markedly retard A $\beta$  fibrillisation when added to monomeric A $\beta$ <sup>9</sup>. We wanted to determine if albumin could inhibit fibre formation when substantial amounts of oligomers and curvy-linear A $\beta$  protofibrils were permitted to form before albumin was added to the assembling A $\beta$ solution. We monitored  $A\beta$  fibre growth using ThT, a fluorophore that selectively binds to amyloid fibres and produces an intense fluorescence, while monomeric and oligomeric Aß produces minimal ThT fluorescence <sup>56</sup>. Monomeric A $\beta$ (1-40) was incubated in a 96-well-plate and the ThT fluorescence signal monitored. Albumin was then added to half of the wells containing AB solution towards the end the lag-phase, just before rapid elongation of fibres occurred. Even though appreciable amounts of nucleating A<sup>β</sup> oligomers and protofibrils were found to be present, the addition of albumin completely inhibited further assembly of Aβ into fibres, as shown in Figure 1. This data indicates albumin can halt the further assembly of  $A\beta$ oligomers into fibres by inhibiting monomer addition of otherwise elongating fibres.

We have also probed the impact of albumin on A $\beta$  assembly using TEM. Figure 2 compares the effect of A $\beta$  assembly in the absence and presence of HSA. Our TEM images clearly show that monomeric A $\beta$ (1-40) and A $\beta$ (1-42) incubated in the presence of 50  $\mu$ M HSA, are only capable of assembling into a large quantity of small circular oligomers while fibre formation is inhibited, Figure 2d,f. These A $\beta$  assemblies in the presence of albumin are relatively small, perhaps explaining why they have not previously been reported. The TEM images of control albumin appear very different, the 66 kDa albumin molecule being barely observable, appearing as speckles throughout the grid, Figure 2c. Albumin (50  $\mu$ M) was also added to A $\beta$ (10  $\mu$ M) at the end of the lag-phase of A $\beta$  assembly (as in Figure 1) and incubated with HSA for 2 days. In agreement with the ThT measurements, TEM micrographs here indicate A $\beta$  as being trapped at the oligomeric stage with a very limited number of mature fibres also observed, Figure 2e.

Albumin trapped A $\beta$ (1-40) and A $\beta$ (1-42) oligomers were surveyed further using single particle analysis of negatively stained images. A dataset of 368 and 206 oligomers were used for each A $\beta$  isoforms, respectively. The data highlights the relatively homogeneous nature of the oligomer assembles with a limited range of diameters and morphologies. Representative class averages are shown for both A $\beta$ (1-40) and A $\beta$ (1-42) indicating the range of oligomers observed, as shown in Figure 3. The approximately spherical oligomers were calculated to have an average diameter of 9 +/- 1 nm, suggesting a molecular mass of approximately 270 kDa; across a range of 190-360 kDa. It is clear that HSA traps A $\beta$  assembly at an early stage of oligomerization. Smaller oligomers might also be present but of comparable in size to albumin.

As fibres are thermodynamically very stable, we wondered whether A $\beta$  would eventually form fibres even in the presence of HSA if given sufficient time, so we chose to monitor potential fibre formation using ThT fluorescence over a number of weeks. Figure 4 presents ThT fluorescence data for the fibrillisation of 10  $\mu$ M A $\beta$ (1-40) in the absence and presence of 20  $\mu$ M HSA, over a period of 38 days. In the absence of albumin, a fluorescent peak centred at 485 nm was visible within the first few hours of incubation, indicating ThT bound to A $\beta$  fibres. The maximum ThT fluorescence at 485 nm, as a function of time, is shown in Figure 4c. It is apparent from Figure 4, that A $\beta$  fibrillisation was completely inhibited in the presence of 20  $\mu$ M HSA and did not show any signs of appearing even after 38 days. HSA has a weak affinity for ThT <sup>57</sup>, and does not compete for ThT binding to fibres (shown later in Figure 5), thus the lack of ThT fluorescence in the presence of HSA is attributable to the inhibition of fibre formation, as confirmed by the TEM studies. ThT binds to the hydrophobic pockets in HSA and fluorescence weakly <sup>57</sup>, but this fluorescence is negligible compared to ThT when bound to fibres.

In the absence of albumin the ThT fluorescence signal of A $\beta$  fibres was reduced by a third after 38 days, Figure 4c. This reduction in ThT intensity could be due to the very slow lateral association of fibres into larger bundles, conceivably displacing ThT from the surface of fibres. A similar reduction in ThT signal caused by lateral association of N-terminally truncated A $\beta$ (11-40) fibres has recently been reported <sup>58</sup>.

#### Disassembly of pre-formed $A\beta$ fibres does not occur or is too slow to be observed

We also wished to investigate the reverse reaction of albumin addition to preformed fibres. We hypothesised that given sufficient time, albumin might be able to disassemble the fibres. If HSA binds non-fibrillar A $\beta$  species, then over time albumin should be able to solubilise mature A $\beta$  fibres to monomers/oligomers. We monitored the ThT fluorescence of pre-formed A $\beta$  fibres (10  $\mu$ M A $\beta$  monomer equivalent) in the presence of 0, 3, 20 and 200  $\mu$ M HSA for 22 days, with ThT fluorescence plotted as a function of time, as shown in Figure 5. In the presence of HSA, the ThT signal for A $\beta$  fibres remained intense over a 22-day period. The ThT signal stayed constant for A $\beta$  fibres in the presence of 3, 20 and even 200  $\mu$ M albumin, suggesting HSA was unable to disassemble A $\beta$  fibres over a period of three weeks. TEM was also used to investigate the impact of albumin on preformed fibres. In agreement with the ThT studies, Figure 2h shows that the addition of 50  $\mu$ M albumin to preformed fibres does not impact the quantity of preformed A $\beta$  fibres.

We were concerned that albumin might bind to ThT and generate its own fluorescence signal, however from Figure 5, ThT fluorescence for each for the different HSA concentration did not vary markedly. This confirmed the contribution of ThT fluorescence owed to weak HSA binding was negligible compared to that from ThT bound to fibres. The ThT fluorescence for A $\beta$  with no HSA present was observed to decline a little from a maximum intensity of 340 AFU to 210 AFU after 9 days, a similar loss of ThT signal is also shown in Figure 4c. Interestingly, HSA can stop the gradual loss in ThT fluorescence signal, perhaps by preventing lateral association of the preformed fibres.

#### Cholesterol and Fatty Acid Loaded HSA Supresses Albumin's Inhibition of Aβ Fibrillisation

Cholesterol is a known risk factor for developing AD  $^{45, 47, 59}$  and is also known to bind albumin  $^{38, 39}$ . We wanted to investigate the effect of cholesterol-loaded HSA on Aβ fibrillisation kinetics to determine if cholesterol bound to albumin may influence albumin's ability to supress Aβ fibre formation. Figure 6 shows the kinetic traces of ThT binding to fibres, obtained for Aβ in the presence and absence of albumin and cholesterol-loaded albumin. It is evident that 20 µM albumin will completely inhibit fibrillisation of 10 µM Aβ(1-40), Figure 6b. However, albumin loaded with an equimolar concentration (1:1) of cholesterol no longer inhibits fibre growth, and fibrillisation is largely recovered, Figure 6c. The ThT signal is

almost as intense as that for  $A\beta$  in the absence of albumin. TEM images of  $A\beta(1-40)$  incubated with cholesterol bound albumin confirms  $A\beta$  is able to form amyloid fibres similar in appearance to those formed in the absence of albumin, Figure 6d.

The effect of sub- and supra-stoichiometric amounts of cholesterol loaded albumin (30  $\mu$ M) on fibre formation was also studied, shown in supplemental figure S1. It is clear 1:1 stoichiometry's and above almost completely negates albumins protective effects on fibre formation, although with delayed lag-times. Interestingly, just one-sixth of a molar-equivalent of cholesterol (30  $\mu$ M albumin + 5  $\mu$ M cholesterol) is sufficient to cause considerable recovery of the A $\beta$  fibre growth, as shown in supplemental figure S1c. The observation that sub-stoichiometric amounts of cholesterol can cause the ThT signal to almost completely recover suggest that cholesterol can exchange between albumin molecules. An alternative explanation could involve the association of cholesterol with A $\beta$  which permits fibres to form but inhibits A $\beta$ s interaction with albumin. It is notable cholesterol alone does not impact total A $\beta$  fibre load, as shown in supplemental Figure S2. In addition, the presence of 2 % DMSO (v/v) used to solubilise cholesterol does not affect the fibre formation, also shown in Figure 6a.

The concentration of albumin in CSF is approximately 3  $\mu$ M, so we also studied the effect of this lower concentration of albumin on A $\beta$ (1–40) fibrillisation, supplemental Figure S3. This lower concentration of HSA does not completely inhibit fibril formation but caused an increase in the lag-time (t<sub>lag</sub>), a decrease in the apparent rate of elongation (k<sub>app</sub>) and a reduction in total ThT signal, as we have previously reported <sup>9</sup>. The cholesterol-loaded HSA partially returned fibre growth to that of A $\beta$  in the absence of albumin. In particular, the apparent elongation rate (k<sub>app</sub>), the t<sub>50</sub> and the total amount of ThT fluorescence was closer to that of A $\beta$  in the absence of albumin. This indicates that equimolar cholesterol bound to HSA can suppress the inhibitory action on A $\beta$ (1-40) fibre formation at concentrations found in the CSF. Despite cholesterol's modest affinity for albumin <sup>38, 60</sup>, it is clear that cholesterol will strongly compete with A $\beta$  for albumin binding, and this was indeed the case at 3, 10 and 20  $\mu$ M albumin concentrations.

Albumin is a transport protein for fatty acids and the binding of as many as seven palmitic acid molecules have been characterised within albumin <sup>41</sup>. The effect albumin has on  $A\beta(1-40)$  fibrillisation when loaded with 7 molar equivalents of palmitic acid is shown in Figure 7. When the HSA (10 µM) was loaded with palmitic acid, the A $\beta$  fibre growth was no longer inhibited by the fatty acid loaded albumin, and returned to its maximum ThT

fluorescence, Figure 7c. Similar experiments with 20  $\mu$ M albumin produced similar behaviour, supplemental Figure S4.

#### Warfarin Negates the Inhibitory Effect that Albumin has on Aβ Fibrillisation.

Albumin has a number of hydrophobic pockets and as a consequence it is able to bind to a range of exogenous hydrophobic therapeutic molecules, with warfarin being one such molecule  $^{42}$ . Warfarin is an anti-coagulant prescribed to individuals with a risk of forming blood clots and stroke, such as those with heart arrhythmia. As much as 99 % warfarin in blood plasma is bound to HSA  $^{42}$ . With this in mind, we monitored A $\beta$  fibre growth in the presence and absence of warfarin bound to albumin. The ThT fluorescence fibre growth curves in the presence and absence of warfarin bound albumin are shown in Figure 8. As previously shown, A $\beta$  incubated in the presence of 30  $\mu$ M HSA generated no detectable fibres (Figure 8b). In contrast, in the presence of HSA loaded with warfarin (4 molar-equivalent) A $\beta$  is now able to form fibres (Figure 8c) to the same extent as to when albumin is absent. The ThT signal is comparable to that for A $\beta$  alone. A one-way analysis of variance (ANOVA) with Tukey-HSD post-hoc tests revealed no significant difference in maximum fluorescence intensity between A $\beta$  alone and A $\beta$  incubated with 30  $\mu$ M warfarin-loaded albumin. TEM confirms the formation of amyloid fibres, Figure 8d, in the presence of warfarin loaded albumin.

A control experiment shows that Warfarin alone does not interfere with A $\beta$  fibrillisation. Indeed there was no significant difference in maximum fluorescence or rate of fibre formation (t<sub>50</sub>, t<sub>lag</sub> and k<sub>app</sub>) between A $\beta$  alone and A $\beta$  in the presence of warfarin, see supplemental Figure S5.

Next we investigated the effect of sub-stoichiometric warfarin (15  $\mu$ M warfarin and 30  $\mu$ M albumin). Sub-stoichiometric amounts of warfarin are sufficient to cause the return of A $\beta$  fibre formation, although there is a marked delay in the rate of fibre formation, and the maximum intensity of the ThT signal completely returns, supplemental Figure S6.

#### HSA-trapped Aß oligomers are incapable of forming ion channels in cellular membranes

The assembly state of  $A\beta$  is critical in exerting synaptic dysfunction and cytotoxicity. Oligomeric preparations which are otherwise indistinguishable by size can have starkly different abilities to exert cellular toxicity.  $A\beta(1-42)$  ion channel formation is a mechanism by which  $A\beta$  is thought to be synaptotoxic. We therefore wanted to determine if the albumin

trapped A $\beta$ (1-42) oligomers are capable of forming ion channel pores in cellular membranes. Here, patches of cell membrane were excised from HEK293 cells. A $\beta$  samples at 5  $\mu$ M were then delivered to the extracellular face of the membrane within a glass pipette, and transmembrane currents were measured by clamping the patch at a series of step voltage potentials. Preparations of A $\beta$ (1-42) oligomer formed in both the presence and absence of HSA were studied, with between 18 and 49 patches of cellular membrane excised for each.

Large, voltage-independent, A $\beta$  channels with clear open/closed step current transitions form in the presence of albumin-free oligomeric A $\beta$ (1–42) assemblies, with channels found in 17 out of 49 (35%) patches, Figure 9. Similarly, a more dilute preparation of A $\beta$ (1-42) oligomers (1  $\mu$ M monomer equivalent) also causes ion channels to form in 9 out of 34 (26%) of patched pulled. A third oligomeric A $\beta$ (1–42) preparation was then generated by incubation of A $\beta$  (5  $\mu$ M monomer equivalent) in the presence of HSA and these albumin trapped oligomers (characterized in Figure 2 and 3) were then applied to the membrane, Figure 9. We report that HSA-trapped oligomers were incapable of forming ion channels, with no channels formed in 18 patches of membrane. A $\beta$  channels were also not present in 20 control patches of membrane exposed to A $\beta$ -free buffer. Fisher's exact test confirmed channel formation by HSAfree A $\beta$ (1-42) oligomers to be significant for both 1  $\mu$ M (p = 0.02) and 5  $\mu$ M (p = 0.003) A $\beta$ preparations against HSA-trapped A $\beta$ (1–42) oligomer.

#### DISCUSSION

# HSA Inhibits Aβ Fibre Formation, Trapping Aβ in an Oligomeric Form, but Cannot Disassemble Pre-Formed Aβ Fibres

Aβ monomers, oligomers and fibres exist in a dynamic equilibrium, and fibres are the most thermodynamically stable structures <sup>61</sup>. The effect of binding partners on the equilibrium between these assemblies is of great interest <sup>4</sup>, as the Aβ assembly state confers its cytotoxicity. Previous studies have shown that HSA inhibits fibre formation <sup>9, 19-21</sup>. There is disagreement as to whether HSA binds Aβ oligomers <sup>20, 22, 62-64</sup>, or binds to Aβ trapping it in a monomeric state <sup>15, 65</sup>. The TEM images of albumin trapped Aβ oligomers shown here, indicates that albumin interacts with Aβ oligomers. These trapped oligomers are ~9 nm in diameter which approximates to ~270 kDa in size. We show that Aβ can be trapped in an oligomeric form which is incapable of forming ion-channels. The inability of albumin trapped Aβ oligomers to form ion-channels provides a mechanism by which HSA can have a protective role in Aβ's

cytotoxicity. This is supported by cell viability studies where the presence of albumin was able to reduce the cytotoxicity of  $A\beta(1-42)^{19}$ <sup>24</sup>. Thus, albumin may have a protective role in the brain as it can influence A $\beta$  assembly outcomes at physiological  $\mu$ M concentrations.

Albumin has a moderate affinity for  $A\beta$  and it is reported to bind to  $A\beta$  monomer, or monomerequivalent concentration of oligomer, with a dissociation constant of 5  $\mu$ M<sup>65</sup>. Conversely, the affinity of  $A\beta$  monomer for growing fibre, described as the critical aggregation concentration (CAC), is reported to be approximately 100 nM for  $A\beta(1-40)^{66, 67}$ . Despite  $A\beta$  having a tighter affinity for fibres, fibre growth of  $A\beta$  monomer (10  $\mu$ M) was completely inhibited by HSA (20  $\mu$ M) over a period of 38 days. One explanation for this behaviour may be that a true equilibrium has not been reached and  $A\beta$  is trapped in an off-pathway oligomeric form. Indeed we have recently shown that although  $Zn^{2+}$  has a weak affinity for  $A\beta$ , trace amounts of  $Zn^{2+}$ rapidly exchanging between multiple  $A\beta$  molecules can have a profound impact on assembly outcomes <sup>68</sup>. Alternatively, Milojevic *et al* <sup>22</sup> <sup>23</sup> have reported that HSA binds  $A\beta$  oligomers with a tighter affinity ( $K_d = 1-100$  nM). This implies the  $A\beta$ -HSA complex is thermodynamically more favourable than fibre elongation. If this is the case, then HSA should be able to shift the equilibrium towards favouring fibre disaggregation. However, we observed no significant decrease in ThT signal when  $A\beta$  fibres were incubated with HSA. We observed that even 200  $\mu$ M HSA was unable to disassemble  $A\beta$  fibres over 22 days.

It is clear even after 22 or 38 days, a true equilibrium has not been reached either for preformed fibre disassembly by HSA, or A $\beta$  fibres formed in the presence of HSA. Thus one of these reactions must be kinetically trapped. It has been shown that A $\beta$  curvy-linear protofibrils and oligomers are able to dissociate into the monomeric form, taking 2 hrs for half of the oligomers to disassemble in the presence of a designed peptide fibre inhibitor <sup>69</sup>. However A $\beta$ fibres are much more kinetically stable and their disassembly into monomers has an extremely slow rate constant, occurring only over many weeks <sup>70</sup>. It therefore seems probable that A $\beta$ remains as a fibre as the rate of dissociation from A $\beta$  fibres is very slow.

As well as albumin, there are a number of proteins that have been identified to inhibit fibre formation. These include the prion protein <sup>6</sup>, extracellular chaperones such as clusterin <sup>71, 72</sup>, designed peptides <sup>69, 70</sup>, and other chaperone or non-chaperone proteins <sup>5, 7</sup>. These proteins inhibit A $\beta$  fibre formation from monomer, but cellular prion protein (PrP<sup>C</sup>) can disassemble preformed fibres over a few hours <sup>6</sup>. This suggests a very different mode of action for PrP<sup>C</sup>

interacting with preformed fibres compared to albumin and other fibre growth inhibitors, which are mostly reported to influence the oligomeric and monomeric pool, but not preformed fibres.

#### Hydrophobic molecules that bind albumin, block albumin interaction with Aß

Cholesterol and palmitic acid are endogenous hydrophobic molecules found in blood and ISF/CSF. These molecules bind to hydrophobic pockets within albumin <sup>13, 39, 41</sup> and have been linked with an increased risk of developing AD <sup>43-48</sup>. We have shown that when albumin is complexed with either of these ligands, the ability for albumin to inhibit A $\beta$  fibrillisation is lost. Cholesterol and palmitic acid may compete with A<sup>β</sup> for binding to albumin, or their binding might induce a structural change in albumin which disrupts the A $\beta$  binding site <sup>23</sup>. In vivo it is also possible that raised levels of cholesterol and fatty acids might impact albumins ability to bind Aβ. At μM CSF concentrations of albumin small variations in the capacity of HSA to bind AB found in the brain ISF/CSF is predicted to have a marked impact on AB fibre formation<sup>9</sup>. It is therefore conceivable that cholesterol/fatty acids binding to albumin could impact A $\beta$  fibre formation in the brain interstitium, and also the ability of A $\beta$  to form toxic oligomers that form ion channel pores. The observation that even sub-stoichiometric levels of cholesterol negate albumins protective properties supports a role for cholesterol. Interestingly, traumatic brain injury is also a risk factor for developing AD and is characterised by increased levels of saturated fatty acids in the brain, with palmitic acid levels increasing three-fold to 180  $\mu$ M<sup>73</sup>. Fatty acids and cholesterol which bind to albumin may negate albumin's protective role and this hints at a possible mechanism through which fatty acids might heighten the risk of AD development, although other modes of action are also possible <sup>55</sup>.

#### Albumin in blood serum and Aß clearance from the CNS

In addition to the presence of albumin in the brain interstitium, HSA may also act as a protective sink for A $\beta$  in blood serum <sup>10, 11, 26</sup>. As much as 25% of A $\beta$  is cleared from the ISF/CSF across the blood-brain-barrier and furthermore, peripheral albumin levels regulate A $\beta$  clearance <sup>25</sup>. As the most abundant protein in blood plasma (640  $\mu$ M) albumin typically binds 90-95% of the A $\beta$  found in blood plasma <sup>14, 15</sup>. High blood serum cholesterol at mid-life has been identified as an independent risk factor for developing AD <sup>47, 48, 74</sup>. The mechanisms by which blood cholesterol may increases AD risk are not yet resolved <sup>55</sup>; as cholesterol levels in the brain are unaffected by blood serum levels and cholesterol synthesis occurs within the brain

itself <sup>75</sup>. The observation that cholesterol will impede the binding of A $\beta$  to albumin may therefore provide a mechanism in which blood serum cholesterol impacts AD. Similarly the high dietary intake of fats, particularly saturated fats, has been identified to increase the risk of developing AD <sup>43, 44, 46</sup>. While in AD mice models, a high fat diet leads to increases in cognitive impairment and A $\beta$  deposition <sup>76, 77</sup>. Fatty acid binding to albumin is not exclusive to palmitic acid; the binding sites of several other fatty acids have also been identified, all of which share common hydrophobic binding pockets <sup>41</sup>. Indeed tetradecanoic acid has been shown to compete for A $\beta$  binding to albumin <sup>23</sup>. It is likely that other fatty acids could therefore also supress the effect of HSA on A $\beta$  fibrillisation. The various concentrations and  $\mu$ M affinities of a range of endogenous fatty-acids and cholesterol make their interplay with albumin a complex equilibrium in blood plasma and the CSF.

A number of hydrophobic therapeutic molecules also bind to HSA <sup>78</sup>. This raises the possibility that sustained use of, for example, the anti-coagulant warfarin might influence Aβ-HSA binding. The inhibitory effect of HSA on Aβ fibrillisation is lost by the addition of warfarin, where, like cholesterol and palmitic acid, warfarin disrupts the Aβ-HSA interaction. Thus wafarin might inhibit albumin's ability to act as a protective sink for Aβ, both in blood and possibly in the CSF. Warfarin is used as a long term preventative treatment against the formation of blood clots and against stroke. Studies have shown individuals with heart arrhythmia have an increased risk of developing AD <sup>79-82</sup>, although we are not aware of any studies reported to show a link between AD and long-term warfarin use. A recent study shows a correlation between sustained the use of anticholinergic drugs and the onset of dementia <sup>83</sup>. Amongst these drugs are Doxepin and chlorphenamine that have been reported to bind to HSA <sup>84</sup>. It is possible that these drugs might also disrupt Aβ-albumin interaction.

#### CONCLUSIONS

In vitro albumin has a profound effect on A $\beta$  fibre formation, even at  $\mu$ M concentrations found in the ISF/CSF. Our TEM images show A $\beta$  is trapped by albumin in a relatively small range of oligomeric assemblies, 9 nm in diameter. These albumin associated A $\beta$  oligomers are incapable of forming ion-channels, which provides a mechanism by which albumin may be protective against A $\beta$ 's cytotoxicity. Endogenous and exogenous hydrophobic molecules that

bind to albumin have an impact on albumin's role in A $\beta$  fibrillisation. High cholesterol and fatty acids in the diet are known risk factors in the development of AD, raising the possibility that these risk factors are linked to their action on a neuroprotective albumin which acts as an A $\beta$  sink in blood plasma. A potential therapeutic strategy recently explored is the clearance of A $\beta$  from the CNS across the blood-brain-barrier using plasma exchange of albumin, which has shown efficacy in a phase-II clinical trial <sup>36</sup>.

A CER MANUSCRIC

#### **MATERIALS AND METHODS**

**Aβ production and solubilisation:** Lyophilised Aβ(1-40) and Aβ(1-42) were purchased commercially from EZBiolab Inc. and Cambridge Research Biochemicals. Aβ peptides were synthesised using solid phase F-moc (N-(9-fluorenyl)methoxycarbonyl) chemistry, producing a single elution band in HPLC with correct mass verified by mass spectrometry. Aβ(1-40) and Aβ(1-42) were solubilised by dissolving 0.7 mg.ml<sup>-1</sup> Aβ in ultra-high quality (UHQ) water at pH 10 and rocked gently for 4 hrs at 4°C. This procedure has been found to be an effective solubilisation protocol <sup>85, 86</sup>. It was necessary, particularly in the case of Aβ(1-42), to remove any remaining nucleating, oligomeric, aggregates by size exclusion chromatography (SEC) (Superdex 75 10/300 GL column, GE Healthcare) to generate a seed-free preparation. Based on a single elution peak in size exclusion chromatography, a clear lag-phase observed in fibre growth curves and a lack of detectable assemblies observed by TEM, SEC-eluted Aβ stock was deemed to be seed-free and monomeric. Aβ concentration was determined using the Tyrosine absorbance at 280 nm,  $ε_{280}$ =1280 M<sup>-1</sup> cm<sup>-1</sup>.

**Human Serum Albumin (HSA):**  $\geq$ 99% Fatty acid and globulin-free HSA was purchased from Sigma-Aldrich Company Ltd. and solubilised in ultra-high quality (UHQ) water (10<sup>-18</sup>  $\Omega^{-1}$ cm<sup>-1</sup> resistivity). The concentration was determined using the absorbance at 280 nm,  $\varepsilon_{280} = 34445$  M<sup>-1</sup> cm<sup>-1</sup>. All other chemicals were purchased from Sigma-Aldrich Company Ltd.

Aβ Assembly Kinetics: Assembly kinetics were monitored by addition of 10  $\mu$ M of the fluorescent dye, Thioflavin T (ThT). ThT fluoresces when bound to amyloid fibres to give a fluorescent signal proportional to the amount of amyloid fibre present, whilst ThT fluorescence for monomer and oligomeric assemblies is minimal <sup>56</sup>. ThT fluorescence was measured using BMG-Galaxy and BMG-Omega FLUOstar fluorescence 96-well plate readers. Flat-bottomed, polystyrene, non-tissue-culture treated plates were purchased from Falcon. Well plates were subjected to mild double orbital shaking for 30 s every 30 min followed by a fluorescence reading, 20 flashes per well per cycle with 4 mm orbital averaging. Fluorescence excitation and emission detection were at 440 and 490 nm, respectively. It has been shown that ThT does not markedly affect fibre formation kinetics or fibre morphology <sup>56</sup>.

Conversion of the  $A\beta$  monomer into the fibre follows a characteristic sigmoidal fibre growth curve, which has a lag-phase (nucleation) and a growth-phase (elongation). The data obtained can be fit to the growth curve using the following equation:

$$Y = (y_i + m_i x) + \frac{y_f + m_f x}{1 + e^{-(\frac{x - x_0}{\tau})}}$$

where y is the ThT fluorescence intensity, x is the time and  $x_o$  is the time at which the ThT fluorescence has reached half maximal intensity referred to as  $t_{50}$ .  $y_i$  and  $y_f$  are the initial and final fluorescence signals. The apparent fibre growth rate ( $k_{app}$  for elongation) is calculated from,  $k_{app}=1/\tau$  and the lag-time ( $t_{lag}$ ) is taken from  $t_{lag}=X_o$  - $2\tau$ <sup>87</sup>. The reciprocal of lag-time ( $t_{lag}$ ) is largely influenced by the microscopic rate constants associated with a combination of primary and secondary nucleation as well as fragmentation, while the apparent fibre growth rate ( $k_{app}$ ) is influenced by the elongation rate constant, due to the addition of each monomer onto a growing fibre <sup>88</sup>.

Fibre growth curves were presented using KaleidaGraph. Kinetic parameters were extracted from, typically, 6 kinetic traces and the mean values and standard errors calculated. Analysis of variance (ANOVA) was used to compare the kinetic parameters extracted from curve fitting under different conditions. One-way ANOVA with Tukey-HSD post-hoc tests were used to reveal significant differences at P = 0.05.

**Preparation of A** $\beta$  **fibres and HSA-trapped oligomers:** Amyloid fibre preparations of A $\beta$ (1–40) and A $\beta$ (1–42) were generated by incubation in a 96-well plate at 30°C. A $\beta$  peptides were incubated at a concentration of 10 µM in 160 mM NaCl, and 30 mM HEPES buffer (pH 7.4). HSA (20 or 50 µM) was also added to adjacent wells of 10 µM A $\beta$  incubated in identical pH 7.4 buffer. HSA was added to A $\beta$  at three separate time-points of fibre growth assembly, those being at the beginning of fibre growth (0 hrs), at the end of the lag-phase and after maximal fibre formation (≥70 hrs).

**Preparation of A** $\beta$  **oligomer for patch-clamp:** It was also necessary to generate an oligomeric A $\beta$ (1–42) preparation in the absence of HSA which was previously reported to form toxic ion

channels <sup>3</sup>. A $\beta$ (1–42) oligomer was obtained from the well plate towards the end of the lagphase, as monitored by ThT fluorescent dye in separate wells and not used for ion channel measurements. Samples were immediately stored at -80 °C to prevent further assembly before use in patch-clamp experiments. HSA-free A $\beta$ (1–42) oligomer was diluted into patch-clamp buffer before delivery to cell membrane at a final 5 µM preparation.

**Transmission Electron Microscopy and Single Particle Analysis:** Aβ-containing preparations, typically 5 μM to 0.05 μM Aβ monomer-equivalent concentration, were aliquoted (5 μl) onto glow-discharged carbon-coated 300 mesh grids using the droplet method and washed past with UHQ water. A negative stain phosphotungstic acid (2% (w/v), pH 7.4) was then applied before a final wash step and air-drying. Images were captured at 80,000 × using a JEOL model JEM-1230 electron microscope (JEOL, Ltd., Japan) operating at 80 keV, paired with a Morada 2k CCD camera system and its iTEM software package (Olympus Europa, UK). Representative single particle images of each oligomer were interactively selected using the e2boxer.py module of the EMAN2 software package <sup>89</sup> from multiple 16-bit micrograph CCD patches visualised from several grids and fields. All subsequent image processing was performed using the Imagic-5 environment. CCD patches from the Morada system were chosen that displayed minimal astigmatism and drift. The sampling frequency corresponded to 5.962 Å per pixel at the specimen level.

A data set of single particle images was obtained by picking all distinct particles by visual inspection, determined to be HSA-trapped A $\beta$ (1-40) and A $\beta$ (1-42) oligomers. This dataset was then subjected to single particle analysis, starting with the reference free alignment-by-classification procedure in order to identify 9 sub-populations of particles differing in size and shape. The diameter of the oligomers were assumed to be spherical to predict an approximate molecular mass using Calctool <sup>90</sup>.

**Single-Cell Fluorescence:** Fibre growth and disassembly was followed using ThT Fluorescence. 10  $\mu$ M A $\beta$ (1-40) was incubated with 20  $\mu$ M ThT in 160 mM NaCl and 30 mM HEPES, at pH 7.4. For recordings taken over a long time span, 0.005 % (w/v) sodium azide was added to prevent microbial growth. ThT measurements were conducted on a temperature-controlled Hitachi F-2500 fluorescence spectrophotometer at 30°C. Excitation wavelength was set to 440 nm and an emission wavelength scan was collected between 460 nm and 650 nm in

order to measure peak-fluorescence. Samples were placed in a 1 cm quartz cuvette (Hellma) and three fluorescence readings were averaged at each time point. Readings were taken every day for up to 50 days with samples subjected to constant shaking at 30°C. Between readings the samples remained covered and kept in the dark to reduce possible degradation of the fluorophore and microbial growth.

**Cholesterol-Loaded and -Palmitic Acid-Loaded Albumin:** Cholesterol was solubilised in dimethyl sulfoxide (DMSO) to generate a stock solution such that when diluted in aqueous buffer to the desired cholesterol concentration, the final DMSO concentration would be 2 % (v/100 ml). Each HSA monomer binds one cholesterol molecule <sup>38</sup>. An equimolar concentration of cholesterol and HSA (1:1) was used throughout. Cholesterol and HSA were pre-incubated together at room temperature to allow complex formation for a minimum of 30 min prior to use.

Palmitic acid was also solubilised in DMSO. HSA can bind up to 7 palmitic acid molecules <sup>41</sup>, hence HSA was loaded with 7 molar equivalents of palmitic acid. Stocks of palmitic acid were mixed with HSA and diluted with water to bring the final DMSO concentration to 6 % (v/100 ml). Palmitic acid was incubated with HSA for 2.5 hrs at room temperature to allow for binding to occur before excess palmitic acid was removed through 5 concentration/dilution cycles. Samples were concentrated using 10 kDa MWCO centrifugal concentrators (Vivaspin, Sartorius) and the concentrated HSA-palmitic acid complex was returned to its original concentration by dilution into 6 % DMSO. Final concentrations of palmitic acid-loaded HSA used were then further diluted such that the well-plate incubated samples contained 2 % DMSO.

Warfarin-Loaded Albumin: Warfarin was solubilised in UHQ water. HSA is reported to bind up to 4 molecules of warfarin, thus 4 molar-equivalents of warfarin were incubated with HSA in 50 mM HEPES (pH 7.4). A $\beta$ (1-40) at 10  $\mu$ M was then incubated with 0, 20 and 30  $\mu$ M HSA loaded with 4 molar-equivalents of warfarin. Additional controls of 10  $\mu$ M A $\beta$ (1-40) with 20 and 30  $\mu$ M HSA, and of 10  $\mu$ M A $\beta$ (1-40) with 80 and 120  $\mu$ M warfarin were also prepared.

**Native-PAGE -** PAGE was performed using Bio-Rad pre-cast gels and Bio-Rad Mini-Protean electrophoresis cells. Before separation,  $A\beta$  samples were concentrated (x4) using 5 kDa

MWCO centrifugal concentrators (Sartorius Vivaspin 500, Sartorius UK Ltd., Epsom, UK). Peptide preparations were then diluted into loading buffer at a ratio of 1:1 before electrophoresis on Bio-Rad 4–20% Mini-PROTEAN Tris-glycine gels (Bio-Rad Laboratories Ltd., Watford, UK). Gels were run at 40V for ~4 hrs before being stained with Coomassie Brilliant Blue R-250 (ThermoFisher Scientific Inc. USA).

**Cell Culture:** HEK293 immortal cells were cultured at  $37^{\circ}$ C within a 5% CO<sub>2</sub> incubator in Dulbecco's modified Eagle's medium (DMEM) supplemented with 10% foetal bovine serum, 200 units penicillin, and 0.2 mg.ml<sup>-1</sup> streptomycin. On reaching confluence, cells were dissociated from culture flasks using a Ca<sup>2+</sup>- and Mg<sup>2+</sup>-free phosphate-buffered saline (pH 7.2) solution. Cultured cells were split every 7 days and used between passages 80 and 85. With each round of splitting, a fraction of cells was plated into 35 mm diameter Petri dishes and maintained in supplemented DMEM until the day of any given patch clamp experiment. Plated cells were cultured for 2 to 5 days before use in patch clamp experiments. Reagents and media were purchased from Sigma-Aldrich Ltd., UK, and ThermoFisher Scientific (Invitrogen).

Patch Clamp Recording: Patch clamp recordings in voltage clamp mode were made from excised membranes of HEK293 cells. Patch pipettes were backfilled with patch clamp buffer containing AB preparations at 1 and 5 µM monomer equivalent concentration of AB (pH 7.4). Backfilled A $\beta$  diffused toward the extracellular face of the membrane within the patch pipette. The membrane was then excised and clamped at a series of voltage potentials between +60 and -60 mV and transmembrane currents were measured. Patches of membrane were excised, in an inside-out configuration, submersed in a 35 mm dish containing buffer of identical ionic composition. A stepwise voltage ramp protocol was applied using an Axopatch 200B amplifier (Axon Instruments, Union City, CA) via personal computer using PCLAMP-10 software (Axon Instruments). Data were further processed and analysed using the Clampfit software package and a low pass boxcar filter was typically applied. Patches were pulled from thick walled filament borosilicate glass (Harvard Apparatus, Edenbridge, Kent, UK) with a needle diameter of ~1 to 3  $\mu$ m and a resistance of 4 to 6 M $\Omega$  (megaohms) when filled with recording solution. Junction potentials generated at boundaries of ionic asymmetry were accounted for using an applied pipette offset potential. Recordings were sampled at a rate of 2 kHz with 500 µs intervals with a low pass four-pole Bessel filter frequency of 1 kHz. In the excised patch, the holding potential was set to 0 mV. Recordings were made in symmetrical solution adjusted to

pH 7.4 containing 121.4 mM NaCl, 10 mM CsCl, 9 mM Na-HEPES, 1.85 mM CaCl<sub>2</sub>, 1.87 mM MgCl<sub>2</sub>, 2.16 mM KCl. Transmembrane patch currents were recorded for 30 min; when current spikes, indicative of membrane destabilization, were observed in this period, the recordings were extended to 45 min.

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**Conflict of interest:** The authors declare that they have no conflicts of interest with the contents of this article.

**Author Contribution:** DCB contributed equally to experimental work (Figures: 1; 2; 3; 6; 8; 9). HFS contributed equally to experimental work (Figures: 4; 5; 6; 7). TPLH contributed equally to experimental work (Figures: 4; 5; 8). MDB supervised ion-channel studies. JN preformed TEM single particle analysis. JHV conceived of the study and supervised the studies. All authors reviewed the results and approved the final version of the manuscript.

#### **Figure Legends:**

**Figure 1:** HSA inhibits  $A\beta$  fibre growth and impedes elongation of  $A\beta$  oligomers. Fibre growth kinetics were monitored for  $A\beta(1-40)$  in the presence and absence of HSA. ThT fluorescence was recorded over 70 hrs under 3 conditions,  $A\beta(1-40)$  (blue),  $A\beta(1-40)$  with HSA at 0 hrs (red) and  $A\beta(1-40)$  with HSA at the beginning of fibre growth phase (green). The green arrow indicates addition of HSA after 28 hrs of  $A\beta$  incubation. Final peptide concentrations were 10  $\mu$ M A $\beta$  and 50  $\mu$ M HSA. Preparations were incubated with 10  $\mu$ M ThT, 30 mM HEPES buffer, 160 mM NaCl and 0.005 (g/100 ml) sodium azide, at pH 7.4. n = 6 traces for each condition

**Figure 2:** Albumin traps  $A\beta$  as spherical oligomers, but does not disassemble pre-formed fibres. Negative-stain TEM micrographs were obtained for preparations of  $A\beta(1-40)$  and  $A\beta(1-42)$  incubated in the presence and absence of albumin. An absence of oligomeric assemblies was confirmed in three control preparations of (a)  $A\beta(1-40)$  monomer, (b)  $A\beta(1-42)$  monomer, and (c) HSA alone. Spherical HSA-trapped oligomers ~ 10nm in diameter were observed after 100 hours of incubation in preparations where HSA was added to: (d) monomeric  $A\beta(1-40)$ , (e) oligomeric  $A\beta(1-40)$ , at the end of the lag phase, and (f) monomeric  $A\beta(1-42)$ . However, fibre morphology appears to be unchanged when HSA is added to pre-formed fibre preparations, with no apparent difference between  $A\beta(1-40)$  and  $A\beta(1-42)$  control samples (g),(i) and  $A\beta(1-40)$  fibres in the presence of HSA (h). Preparations were at 10  $\mu$ M A $\beta$  and 50  $\mu$ M HSA and incubated with A $\beta$  for 100 hours in 30 mM HEPES at pH 7.4, 160 mM NaCl.

**Figure 3:** TEM views of  $A\beta(1-40)$  and  $A\beta(1-42)$  albumin-trapped oligomers. Three representative class averages taken from 368 and 210 manually picked oligomers for  $A\beta(1-40)$  and  $A\beta(1-42)$ . Each class average represents between 27 and 67 particles. Analysis was performed on micrographs of negatively stained  $A\beta$  (10 µM) incubated with HSA (50 µM) for 70 hours. Diameters ranged between ~8 and ~10 nm.

**Figure 4:** HSA inhibits  $A\beta$  fibre formation over 38 Days. Inhibition of  $A\beta(1-40)$  fibre growth was monitored by recording ThT fluorescence over 38 days. In the absence of HSA, maximal  $A\beta(1-40)$  fibre formation is observed within 48 hrs. However, when HSA is added to monomeric  $A\beta(1-40)$ , fibre growth is inhibited. Fluorescence emission spectra taken over a 38 day period: (a)  $A\beta$  alone and (b)  $A\beta$  in the presence of HSA. ThT fluorescence (at 485 nm) has been plotted against time (c). Final peptide concentrations were 10  $\mu$ M  $A\beta$  and 20  $\mu$ M HSA. Preparations were incubated with 30 mM HEPES, 160 mM NaCl and 0.005 (g/100 ml) sodium azide, at pH 7.4, at 30 °C Two repeat experiments shown for growth conditions.

**Figure 5:** HSA does not disaggregate pre-formed A $\beta$  fibres over 22 Days. A high stability of A $\beta$ (1-40) fibres is confirmed in the presence of HSA. A $\beta$ (1-40) fibre formation was observed by ThT fluorescence, and identical fibre preparations were generated. ThT fluorescence was then recorded over a period of 22 days to monitor the presence of pre-formed A $\beta$ (1-40) fibres (10  $\mu$ M monomer equivalent) in the presence of 0, 3, 20 and 200  $\mu$ M HSA. The ThT signal remains stable in the presence of HSA and suggests fibre content is constant throughout. All samples were incubated with 30 mM HEPES, 160 mM NaCl and 0.005 (g/100 ml) sodium azide, at pH 7.4.

**Figure 6:** Cholesterol negates HSA-mediated inhibition of  $A\beta(1-40)$  fibre formation.  $A\beta(1-40)$  (10 µM) fibre formation monitored by ThT fluorescence over time. (a)  $A\beta(1-40)$  in HEPES buffer with and without 2 % (v/v) DMSO, (b)  $A\beta(1-40)$  in presence of albumin (20 µM), (c)  $A\beta(1-40)$  in the presence of (1:1) cholesterol-loaded albumin (20 µM). (d) Negative-stain TEM image of  $A\beta(1-40)$  fibres formed in the presence of cholesterol-loaded albumin, scale bar = 100 nm. All samples were incubated with 20 µM ThT, 30 mM HEPES at pH 7.4, 160 mM NaCl and 0.005 (g/100 ml) sodium azide. n = 6 traces for each condition.

**Figure 7:**  $A\beta(1-40)$  fibre growth returns in the presence of palmitic acid loaded-HSA.  $A\beta(1-40)$  (10 µM) fibre formation monitored by ThT fluorescence over time. (a)  $A\beta(1-40)$  in HEPES buffer with and without 2 % (v/v) DMSO, (b)  $A\beta(1-40)$  in presence of 10 µM fatty acid free albumin, (c)  $A\beta(1-40)$  in the presence of palmitic acid loaded albumin (10 µM). All samples

were incubated with 30 mM HEPES, 20  $\mu$ M ThT, 160 mM NaCl and 0.005 (g/100 ml) sodium azide, at pH 7.4. n = 6 traces for each condition.

**Figure 8:**  $A\beta(1-40)$  fibre growth is observed in the presence of Warfarin-loaded HSA. ThT fluorescence was monitored over time to observe fibre formation. (a)  $A\beta(1-40)$  alone, (b)  $A\beta(1-40)$  incubated with HSA (30 µM) and (c)  $A\beta(1-40)$  incubated with HSA (30 µM) loaded with warfarin (120 µM). (d) Negative-stain TEM image of  $A\beta(1-40)$  fibres formed in the presence of warfarin-loaded albumin, scale bar = 50 nm. All  $A\beta(1-40)$  samples were at a concentration of 10 µM and incubated with 30 mM HEPES, 20 µM ThT, 160 mM NaCl and 0.005 % (w/v) sodium azide, at pH 7.4. n = 5 traces for each condition.

**Figure 9:** HSA prevents ion channel formation by  $A\beta(1-42)$  in the cellular membrane. Preparations of  $A\beta(1-42)$  oligomer were generated in the presence and absence of HSA and presented to excised extracellular membrane surface. Transmembrane current was then recorded over a range of potentials, and a representative recorded current trace is shown with corresponding TEM images for preparations containing (a)  $A\beta(1-42)$  oligomer; (b) HSA-trapped  $A\beta(1-42)$  oligomer. (c) The bar-chart shows the proportion of membrane patches that formed ion channels in the presence of  $A\beta(1-42)$  oligomer and HSA-trapped  $A\beta(1-42)$  oligomer. Channel formation was significant for both 1  $\mu$ M (n = 34) and 5  $\mu$ M (n = 49) concentrations of  $A\beta(1-42)$  oligomer, against corresponding HSA-trapped  $A\beta(1-42)$  oligomer preparations which were unable to form ion channels within 30 min (n = 18). 5 molar equivalences of HSA was used to generate HSA-trapped oligomers. (d) Shows voltage ramp protocol which was applied to clamp the cell membrane at six membrane potentials between - 60 and +60 mV.

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## Highlights:

Albumin binds to  $A\beta$  inhibiting fibre formation at physiological ( $\mu M$ ) concentrations.

TEM indicates albumin kinetically traps  $A\beta$  as oligomers, 9 nm in diameter.

Albumin-trapped A $\beta$  oligometic assemblies are incapable of forming ion-channels.

Cholesterol, warfarin & fatty acids (FAs) suppress albumin's amyloid inhibiting properties.

 $A\beta$  clearance from the brain by albumin may be impacted by cholesterol and FAs levels.



**Graphics Abstract** 



Figure 1







Figure 4









