**Table S1:** Age and sex specific rate among MGUS subjects over KT population. Rates of MGUS in age classes were compared using Chi-squared test and no significant differences were encountered (p=0.19).

Age	Men	Women	Total
	(MGUS/KT recipient)	(MGUS/KT recipient)	(MGUS/KT recipient)
<29 yr	0/10 (0%)	0/4 (0%)	0/14 (0%)
30-39 yr	2/40 (5%)	0/14 (0%)	2/44 (5%)
40-49 yr	5/58 (8%)	2/34 (6%)	7/92 (8%)
50-59 yr	9/77 (12%)	5/40 (12%)	14/117 (12%)
60-69 yr	9/92 (10%)	5/40 (15%)	14/132 (11%)
>70 yr	2/51(4%)	0/15 (0%)	2/66 (3%)
	27/328 (8.2%)	12/147 (8.2%)	39/475* (8.1%)

<sup>\*</sup> Four of 479 subjects of were censored from overall KT population because they had diagnosis of MGUS pretransplant.