

$$K_{\text{matter}} \supset \frac{a + f(\tau_s, \tau_b)}{v^{2/3}} \left( Q_{L,R}^i \bar{Q}_{L,R}^i + H_i \bar{H}_i + \Phi_{61} \bar{\Phi}_{61} + \Psi_{42} \bar{\Psi}_{42} + \rho_{53} \bar{\rho}_{53} \right)$$