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- ▶ Lecture 1: Introduction to flavor physics
- ▶ Lecture 2: Meson mixing, rare decays, universality tests
- ▶ Lecture 3: Flavor physics beyond the SM
  - ▶ The MFV hypothesis
  - ▶ Flavor non-universal interactions
  - ▶ Flavor deconstruction
  - ▶ Future prospects
  - ▶ Conclusions



► Brief recap from the first lecture:

$$\mathcal{L}_{\text{SM-EFT}} = \mathcal{L}_{\text{gauge}} + \mathcal{L}_{\text{Higgs}} + \sum_{d,i} \frac{c_i^{[d]}}{\Lambda^{d-4}} \mathcal{O}_i^{d \geq 5}$$

Flavor-degeneracy:  
 $U(3)^5$  symmetry

Yukawa couplings:  
 $U(3)^5 \rightarrow \sim U(2)^n$   
*peculiar breaking of  
 the flavor symm.*

**Stringent bounds**  
 on generic  
 flavor-violating ops.

**The big questions in flavor physics:**

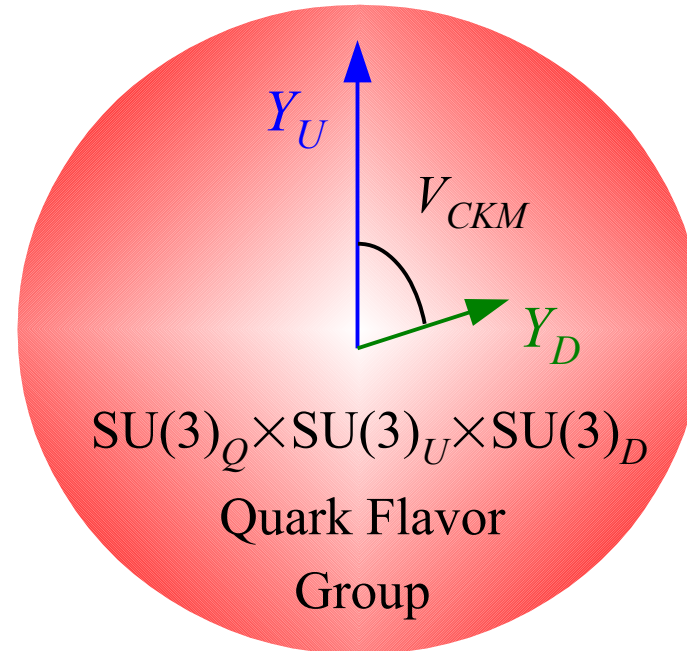
- Do we understand the origin of the approximate residual flavor symmetries giving rise to hierarchical Yukawa couplings ?

SM flavor  
puzzle

- Can we make sense of the tight NP bounds from flavor-violating processes and still hope to see NP signals somewhere?  
 And in case where?

NP flavor  
puzzle

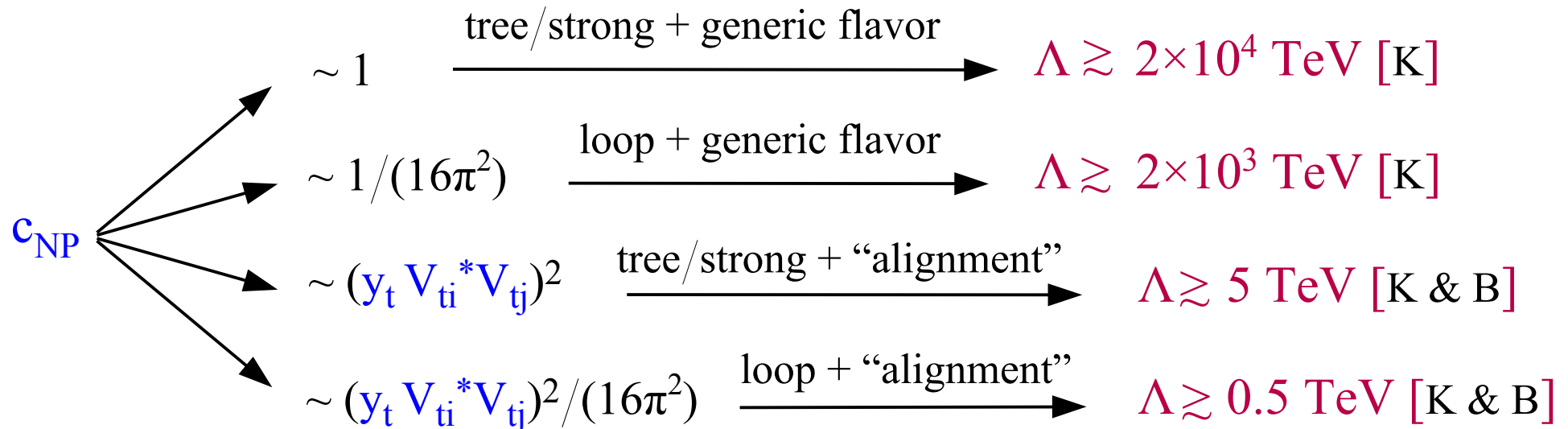
## The MFV hypothesis



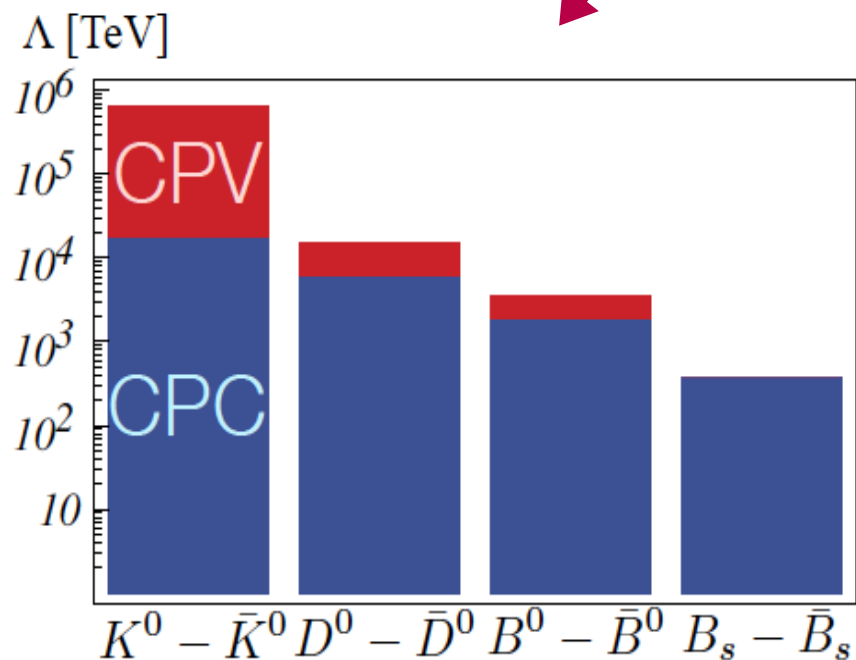
► The MFV hypothesis

Current data **show no significant deviations from the SM** (at the 5%-30% level, depending on the specific amplitude) on  $\Delta F = 2$  observables (mass differences and CP-violating phases) → **strong bounds on possible BSM contributions**:

$$M(B_d - \bar{B}_d) \sim \frac{(y_t^2 V_{tb}^* V_{td})^2}{16\pi^2 m_t^2} + c_{\text{NP}} \frac{1}{\Lambda^2}$$



Operator	Bounds on $\Lambda$ (TeV)		Bounds on $c_{ij}$ ( $\Lambda = 1$ TeV)		Observables
	Re	Im	Re	Im	
$(\bar{s}_L \gamma^\mu d_L)^2$	$9.8 \times 10^2$	$1.6 \times 10^4$	$9.0 \times 10^{-7}$	$3.4 \times 10^{-9}$	$\Delta m_K; \varepsilon_K$
$(\bar{s}_R d_L)(\bar{s}_L d_R)$	$1.8 \times 10^4$	$3.2 \times 10^5$	$6.9 \times 10^{-9}$	$2.6 \times 10^{-11}$	$\Delta m_K; \varepsilon_K$
$(\bar{c}_L \gamma^\mu u_L)^2$	$1.2 \times 10^3$	$2.9 \times 10^3$	$5.6 \times 10^{-7}$	$1.0 \times 10^{-7}$	$\Delta m_D;  q/p , \phi_D$
$(\bar{c}_R u_L)(\bar{c}_L u_R)$	$6.2 \times 10^3$	$1.5 \times 10^4$	$5.7 \times 10^{-8}$	$1.1 \times 10^{-8}$	$\Delta m_D;  q/p , \phi_D$
$(\bar{b}_L \gamma^\mu d_L)^2$	$5.1 \times 10^2$	$9.3 \times 10^2$	$3.3 \times 10^{-6}$	$1.0 \times 10^{-6}$	$\Delta m_{B_d}; S_{B_d \rightarrow \psi K}$
$(\bar{b}_R d_L)(\bar{b}_L d_R)$	$1.9 \times 10^3$	$3.6 \times 10^3$	$5.6 \times 10^{-7}$	$1.7 \times 10^{-7}$	$\Delta m_{B_d}; S_{B_d \rightarrow \psi K}$
$(\bar{b}_L \gamma^\mu s_L)^2$	$1.1 \times 10^2$	$1.1 \times 10^2$	$7.6 \times 10^{-5}$	$7.6 \times 10^{-5}$	$\Delta m_{B_s}$
$(\bar{b}_R s_L)(\bar{b}_L s_R)$	$3.7 \times 10^2$	$3.7 \times 10^2$	$1.3 \times 10^{-5}$	$1.3 \times 10^{-5}$	$\Delta m_{B_s}$



*highly non trivial  
flavor structure*

*MFV hypothesis*

► The MFV hypothesis

The MFV hypothesis is the strongest assumption we can make to impose hierarchical structures also on physics beyond the SM:

• Flavor symmetry:

$$U(3)^5 = SU(3)_Q \times SU(3)_U \times SU(3)_D \times \dots$$

accidental global symm. of the SM gauge sector

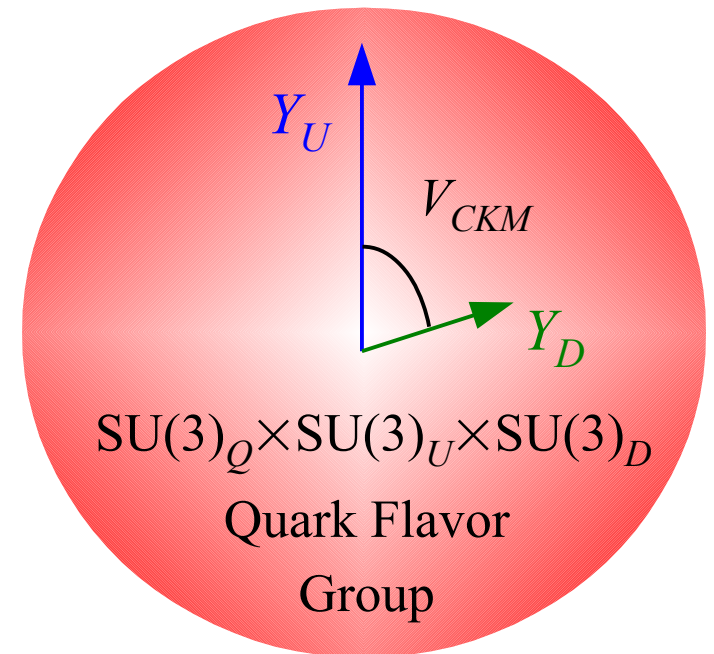
→ promoted to fundamental symm. of EFT

• Symmetry-breaking terms:

$$Y_D \sim 3_Q \times \bar{3}_D \quad Y_U \sim 3_Q \times \bar{3}_U$$

SM Yukawa couplings → promoted to be the

unique breaking terms of this flavor symmetry



Automatic GIM & CKM suppression as in the SM

[bounds on the effective scale of BSM operators lowered to  $\sim \text{TeV}$ ]

► The MFV hypothesis

Since the global flavor symmetry is already broken within the SM, it is not consistent to impose it as an exact symmetry beyond the SM (*fine-tuned hypothesis, not invariant under quantum corrections*)

However, we can promote this symmetry to be an exact symmetry, treating (*formally*) the Yukawa matrices as the vacuum expectation values of appropriate auxiliary fields (*spurion technique*):

E.g.:  $Y_D \sim (3, 1, \bar{3})$  &  $Y_U \sim (3, \bar{3}, 1)$  under  $SU(3)_{Q_L} \times SU(3)_{U_R} \times SU(3)_{D_R}$

$$\mathcal{L}_{\text{Yukawa}} = \bar{Q}_L Y_D D_R \phi + \bar{Q}_L Y_U U_R \phi_c + \bar{L}_L Y_L e_R \phi + \text{h.c.}$$

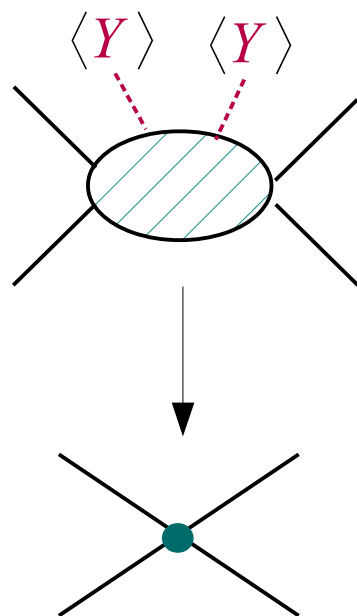
$$\begin{array}{ccc} & \nearrow & \nearrow \\ (\bar{3}, 1, 1) & & (1, 1, 3) \\ & \uparrow & \uparrow \\ & (3, 1, \bar{3}) & \end{array}$$



$$(1, 1, 1) = \text{invariant}$$

► The MFV hypothesis

**Basic idea:** Yukawa coupling generated at some heavy (*unaccessible*) energy scale  $\rightarrow$   $Y$  = only sources of flavor breaking accessible at low energies



SMEFT with MFV

Typical FCNC  
dim.-6 operator:

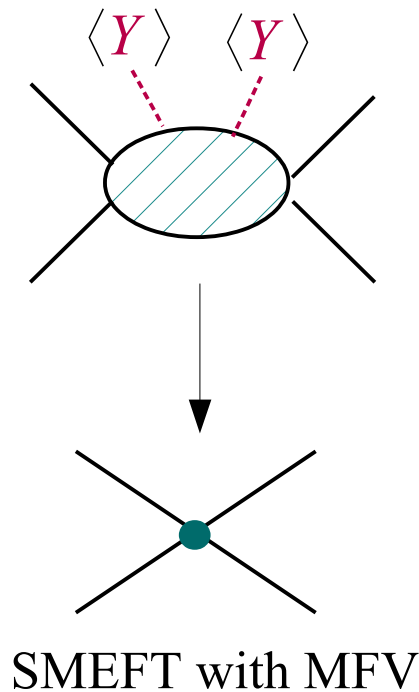
$$\bar{Q}_L^i (Y_U Y_U^\dagger)_{ij} \gamma_\mu Q_L^j \bar{L}_L^i \gamma^\mu L_L^i$$

$(3, \bar{3}, 1)$        $(\bar{3}, 3, 1)$   
 $\swarrow$        $\nwarrow$   
 $\downarrow$   
 $(1, 1, 1)$



► The MFV hypothesis

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Typical FCNC  
dim.-6 operator:

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$$\begin{array}{ccc} & \nearrow & \nwarrow \\ (3, \bar{3}, 1) & & (\bar{3}, 3, 1) \\ & \searrow & \swarrow \\ & (1, 1, 1) & \end{array}$$

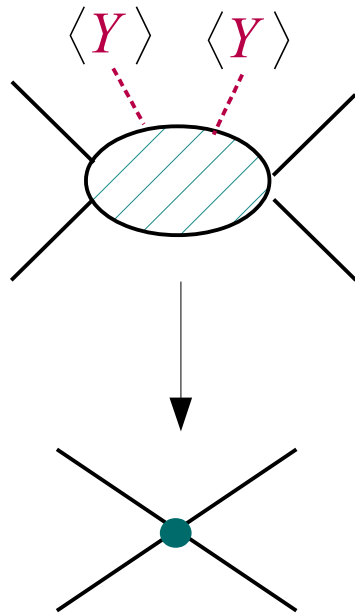
We know that  $(Y_U Y_U^\dagger)_{ij} \approx y_t^2 V_{3i}^* V_{3j}$

$$\begin{aligned} & \downarrow \\ & \mathbf{V}^+ \times \text{diag}(y_u^2, y_c^2, y_t^2) \times \mathbf{V} \\ & \approx \mathbf{V}^+ \times \text{diag}(0, 0, y_t^2) \times \mathbf{V} \end{aligned}$$

Hence we achieve the same suppression of the leading SM amplitude

## ► The MFV hypothesis

**Basic idea:** Yukawa coupling generated at some heavy (*unaccessible*) energy scale  $\rightarrow$   $Y$  = only sources of flavor breaking accessible at low energies



SMEFT with MFV

### Phenomenological implications:

- deviations from the SM are small, usually at most few %, and “universal” with respect to the quark-flavor, relative to the SM:

$$A[ q_i \rightarrow q_j + X ]_{\text{MFV}} = A[ q_i \rightarrow q_j + X ]_{\text{SM}} \left[ 1 + c_{\text{NP}} \frac{m_W^2}{\Lambda^2} \right]$$

- deviations from the SM in semi-leptonic processes are expected to respect **L**epton **F**lavor **U**niversality ( $\rightarrow$  *lepton flavor plays no relevant role*)

► The MFV hypothesis

*Basic idea:* Yukawa coupling generated at some heavy (*unaccessible*) energy scale  $\rightarrow$  Y = only sources of flavor breaking accessible at low energies

While this idea can be implemented in explicit NP models (*i.e. gauge-mediated SUSY breaking*) is far from being general...

“*flavor anarchy*”  $\longleftrightarrow$  MFV

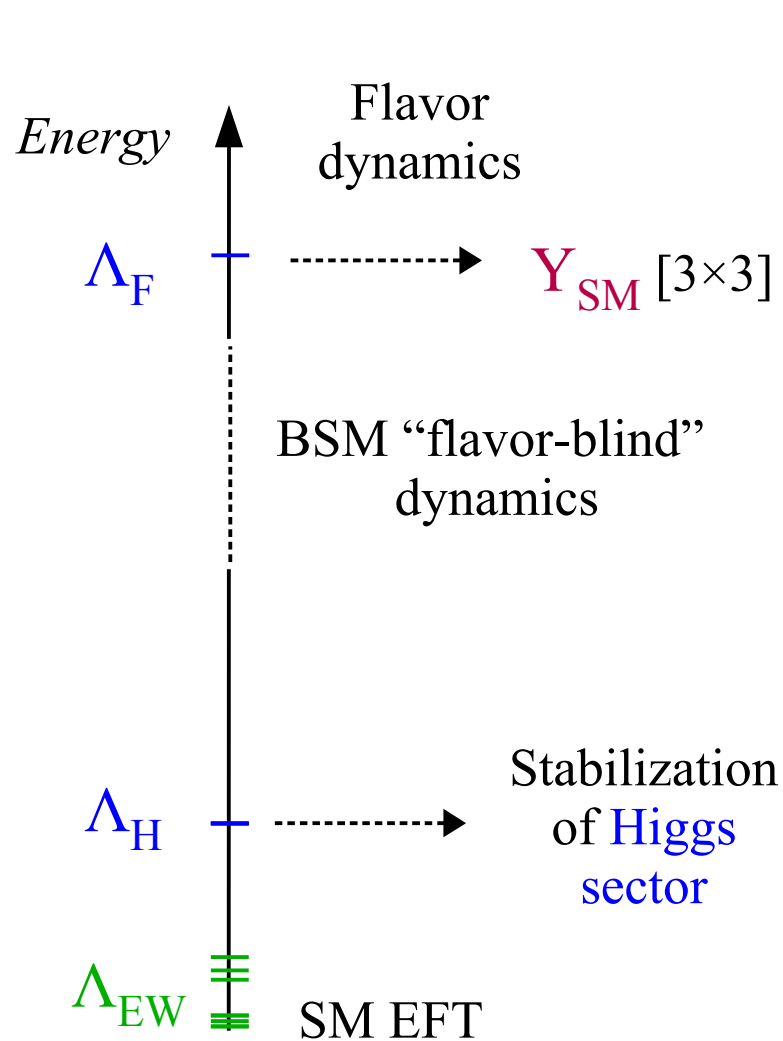
...and it does not address the **SM flavor problem** ( $\rightarrow$  **no justification for the observed hierarchies of the SM Yukawa couplings**): it is only a (consistent) way to postpone the issue.

In the last few years it has also become clear that:

- **MFV is becoming less and less effective in addressing the hierarchy problem** given increasing strong bounds on universal New Physics from the LHC
- **There are alternatives symmetry + symmetry-breaking assumptions** achieving the same “protection” of flavor-changing processes

► The MFV hypothesis

*Basic idea:* Yukawa coupling generated at some heavy (*unaccessible*) energy scale  $\rightarrow$   $Y$  = only sources of flavor breaking accessible at low energies



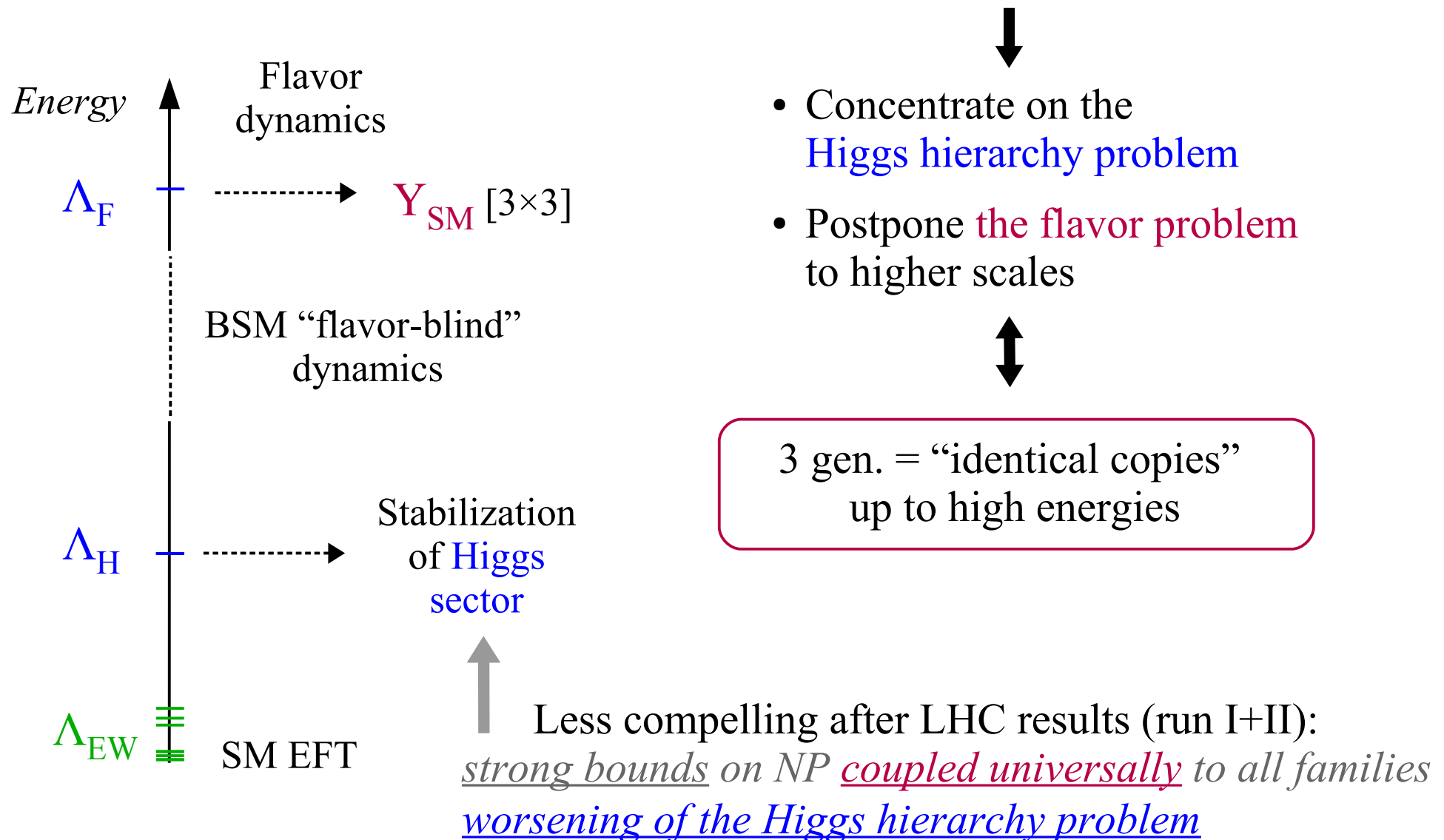
- ↓
- Concentrate on the **Higgs hierarchy problem**
  - Postpone **the flavor problem** to higher scales



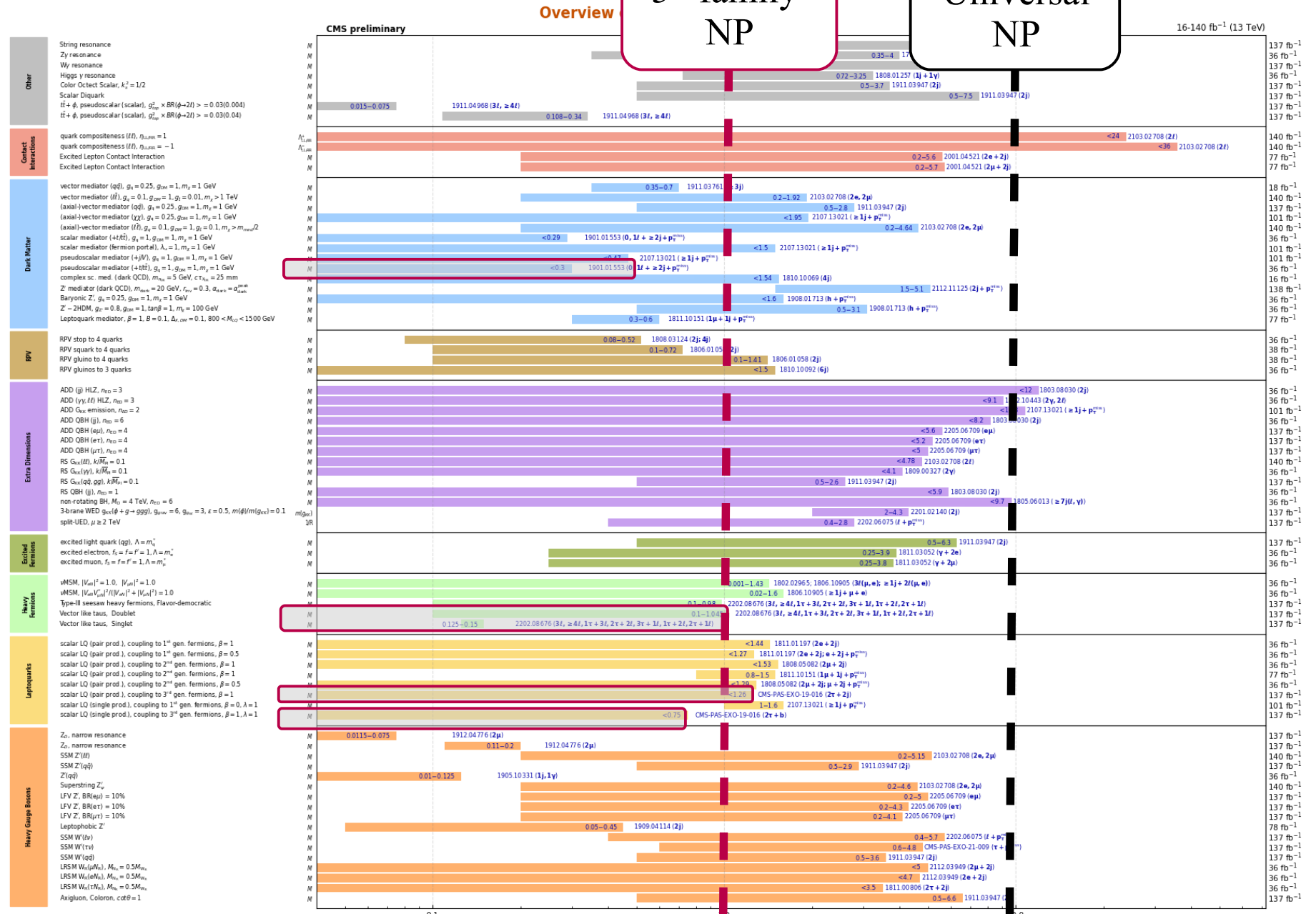
3 gen. = “identical copies”  
up to high energies

## ► The MFV hypothesis

**Basic idea:** Yukawa coupling generated at some heavy (*unaccessible*) energy scale  $\rightarrow$   $Y$  = only sources of flavor breaking accessible at low energies



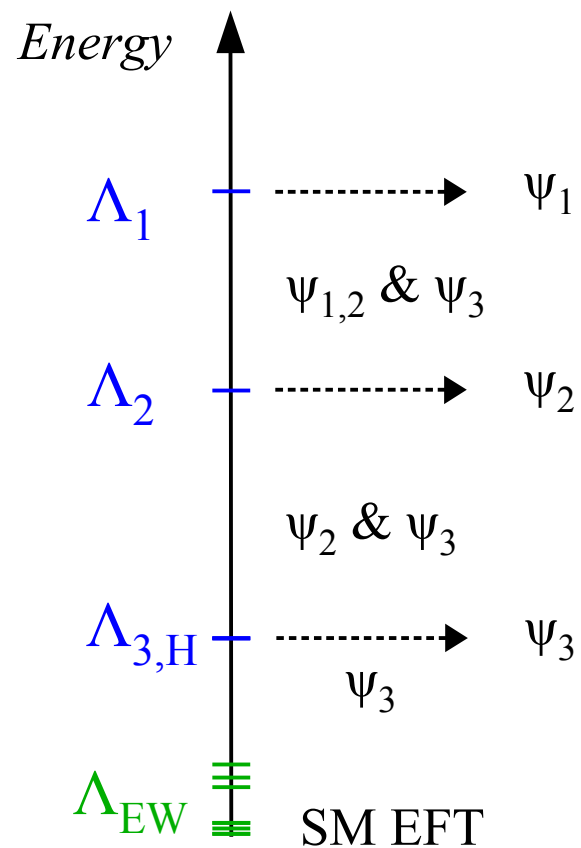
► Status of direct searches



Selection of observed exclusion limits at 95% C.L. (theory uncertainties are not included).

1 TeV mass scale [TeV] 10 TeV

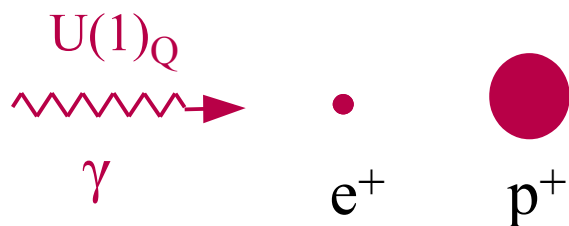
## Flavor non-universal interactions



► Flavor non-universal interactions

To better appreciate the change of perspective, let's consider the following analogy:

*Suppose we could test matter only with long wave-length photons:*



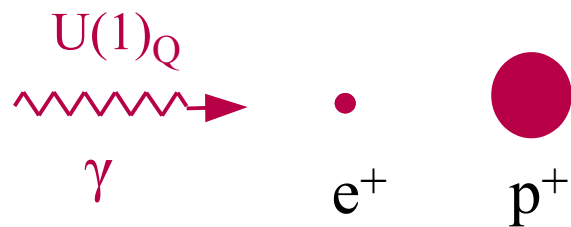
we would conclude that these two particles are “identical copies” but for their mass ...



## ► Flavor non-universal interactions

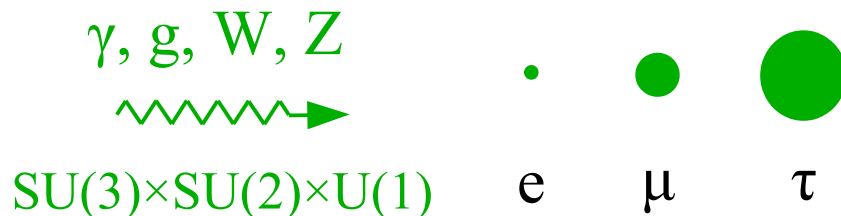
To better appreciate the change of perspective, let's consider the following analogy:

*Suppose we could test matter only with long wave-length photons:*



we would conclude that these two particles are “identical copies” but for their mass ...

This is exactly the same (*potentially misleading*) argument we use to infer flavor universality in the SM...



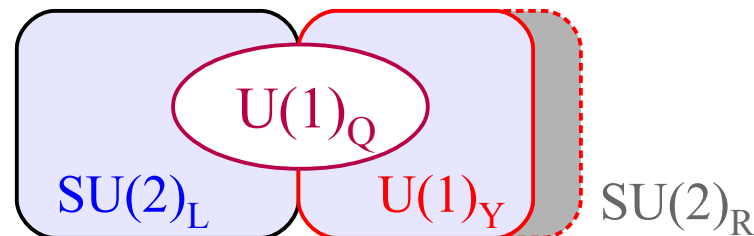
These three (families) of particles seems to be “identical copies” but for their mass ...

The SM quantum numbers of the three families could be an “accidental” low-energy property: the different families may well have a very different behavior at high energies, as signaled by their different mass

► Flavor non-universal interactions

A further useful analogy is the chiral structure of long-range forces.

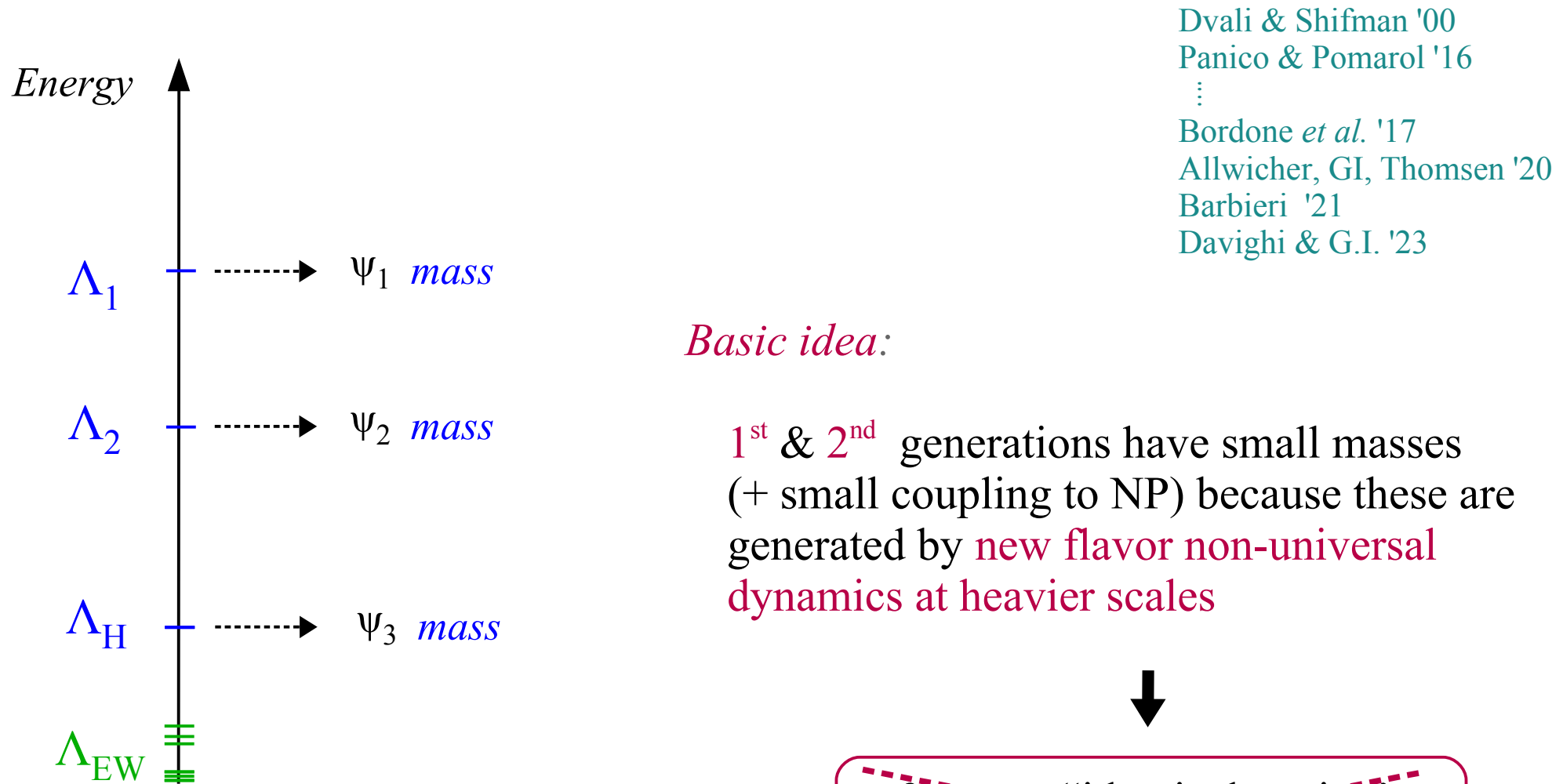
In the low-energy limit of the SM (= QED×QCD) we observe perfect universality of LH and RH gauge couplings. However, we know this is a low-energy artifact:



In a similar fashion, the flavor universality of all SM gauge interactions could be a low-energy artifact...

► Flavor non-universal interactions

An efficient paradigm to address both flavor puzzles (I+II), & *possibly* the Higgs hierarchy, is a multi-scale UV with flavor non-universal interactions



*Basic idea:*

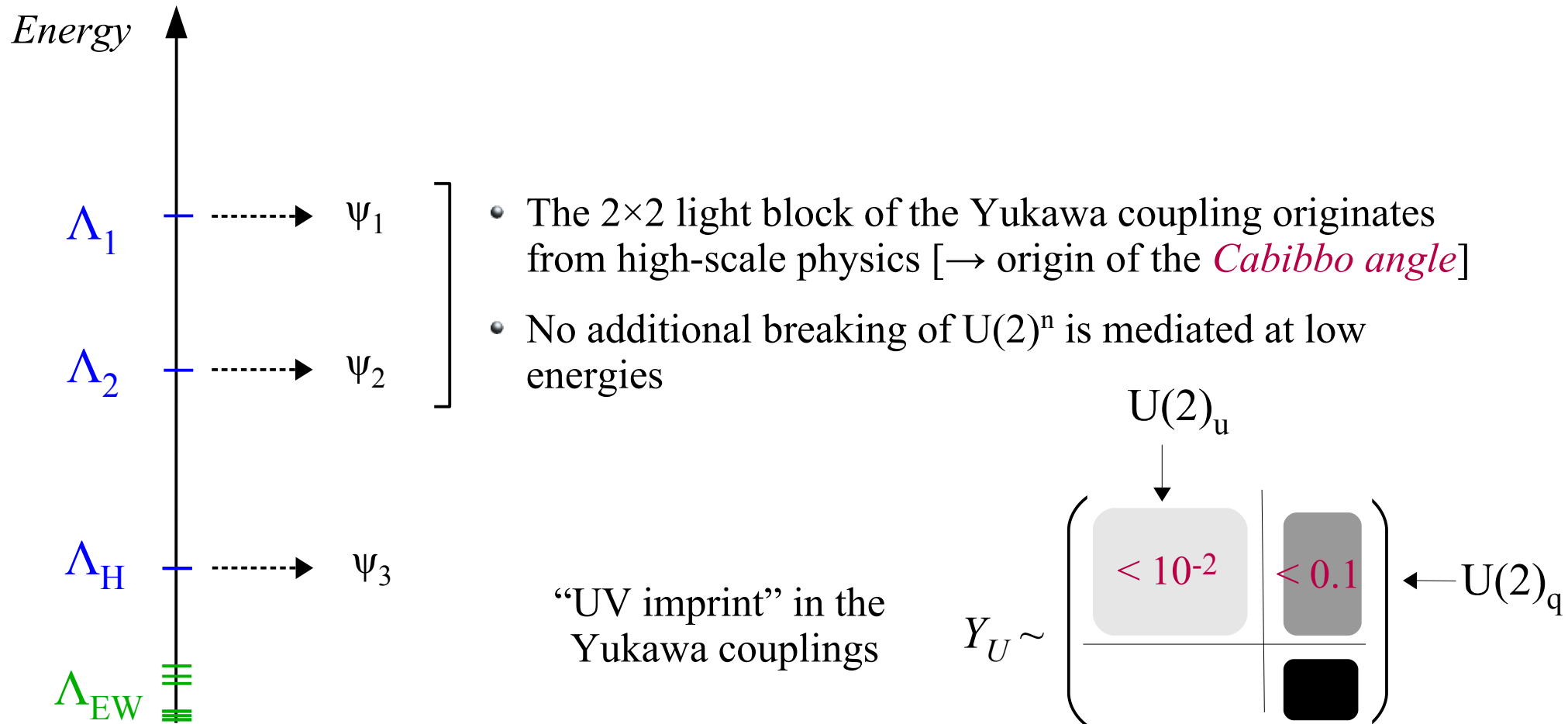
1<sup>st</sup> & 2<sup>nd</sup> generations have small masses (+ small coupling to NP) because these are generated by **new flavor non-universal dynamics at heavier scales**



~~3 gen. = “identical copies”  
up to high energies~~

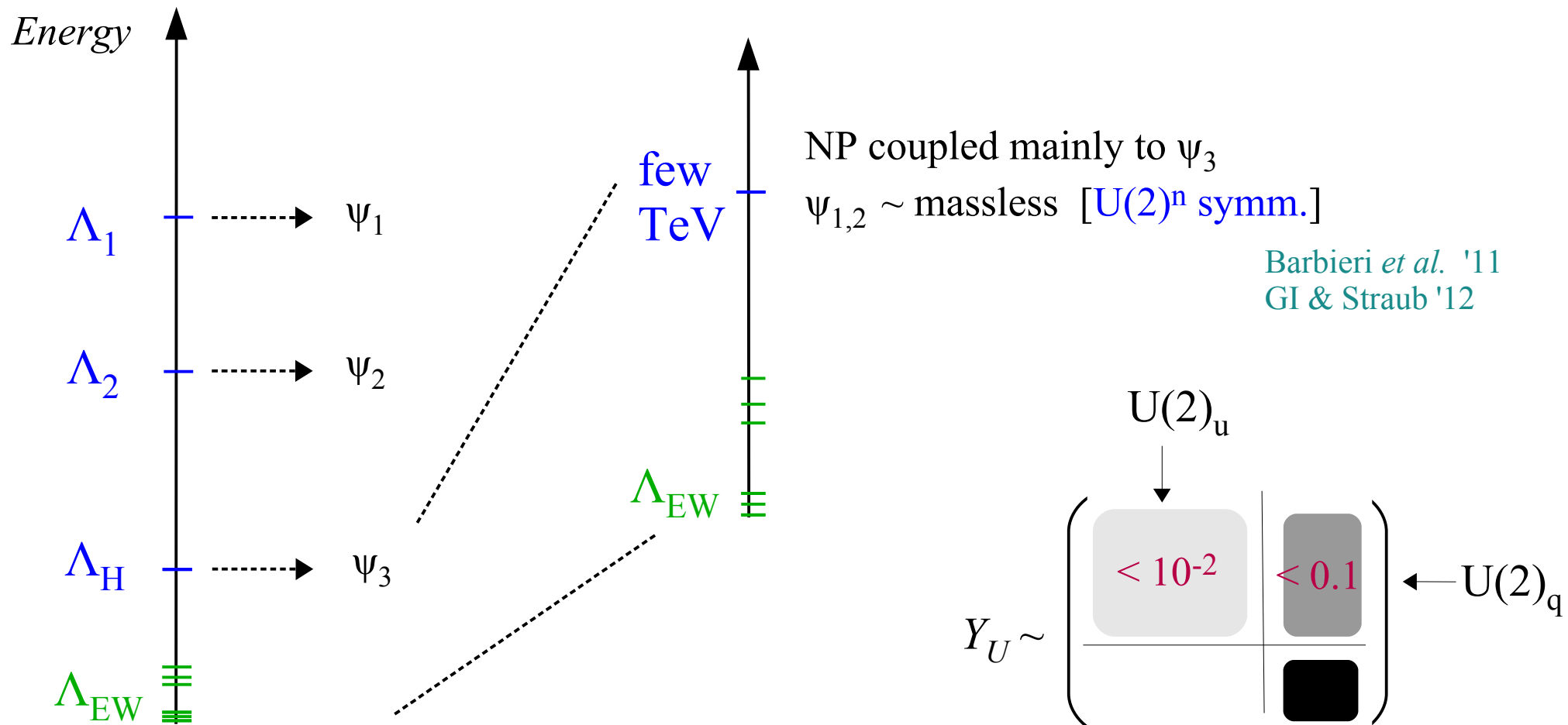
## ► Flavor non-universal interactions

An efficient paradigm to address both flavor puzzles (I+II), & *possibly* the Higgs hierarchy, is a multi-scale UV with flavor non-universal interactions



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An efficient paradigm to address both flavor puzzles (I+II), & *possibly* the Higgs hierarchy, is a multi-scale UV with flavor non-universal interactions



Effective organizing principle for the **flavor structure** of the **SMEFT**

► Flavor non-universal interactions: SMEFT bounds in the U(2)<sup>5</sup> limit

In the 1<sup>st</sup> lecture we have seen that

$$\mathcal{L}_{\text{SM-EFT}} = \mathcal{L}_{\text{gauge}}(A_a, \psi_i) + \mathcal{L}_{\text{Higgs}}(H, A_a, \psi_i) + \sum_{d,i} \frac{c_i^{[d]}}{\Lambda^{d-4}} \mathcal{O}_i^{d \geq 5}(H, A_a, \psi_i)$$

Number of independent couplings @ d=6:

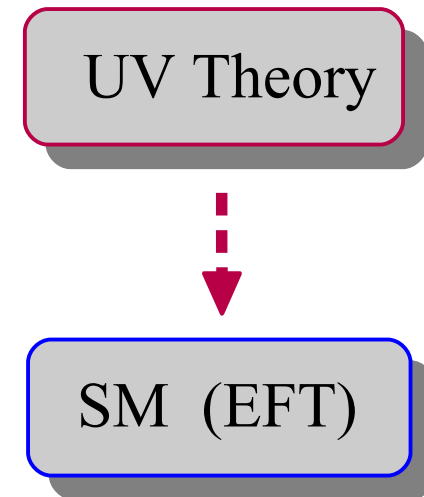
- No flavor symmetry → 2499
- Exact U(3)<sup>5</sup> → 47

If we assume exact U(2)<sup>5</sup> symmetry, we have 120 independent operators.

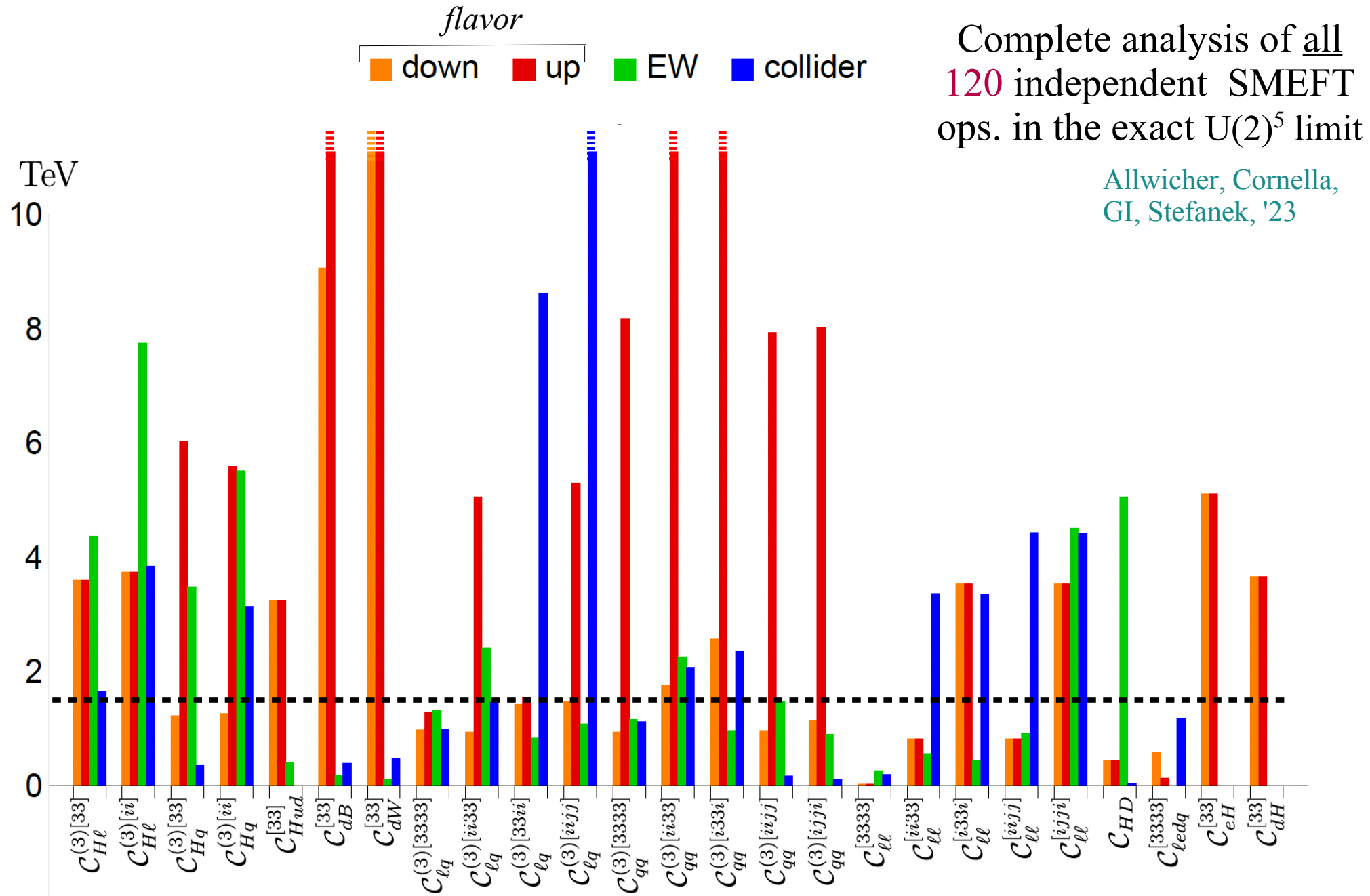
E.g.:

$$\bar{Q}_L^3 \gamma_\mu Q_L^3 \quad \bar{L}_L^3 \gamma^\mu L_L^3 \quad \bar{Q}_L^i \gamma_\mu Q_L^i \quad \bar{L}_L^3 \gamma^\mu L_L^3 \quad i = 1, 2$$

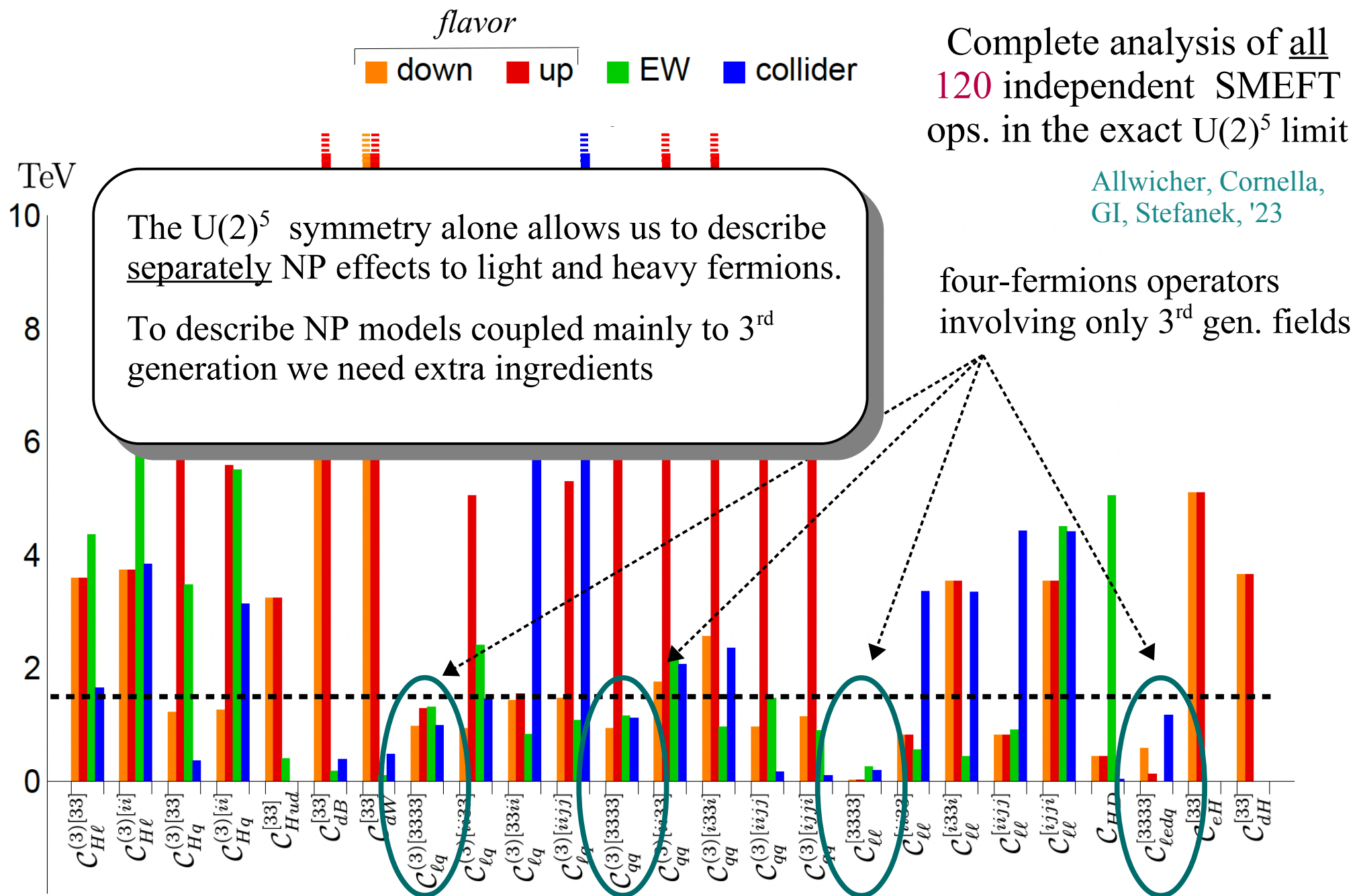
~~$$\bar{Q}_L^1 \gamma_\mu Q_L^2 \quad \bar{L}_L^3 \gamma^\mu L_L^3$$~~



► Flavor non-universal interactions: SMEFT bounds in the  $U(2)^5$  limit



► Flavor non-universal interactions: SMEFT bounds in the  $U(2)^5$  limit







► Flavor non-universal interactions: SMEFT bounds in the U(2)<sup>5</sup> limit

flavor



Dynamical suppression factors [underlying multi-scale]:

E.g.:

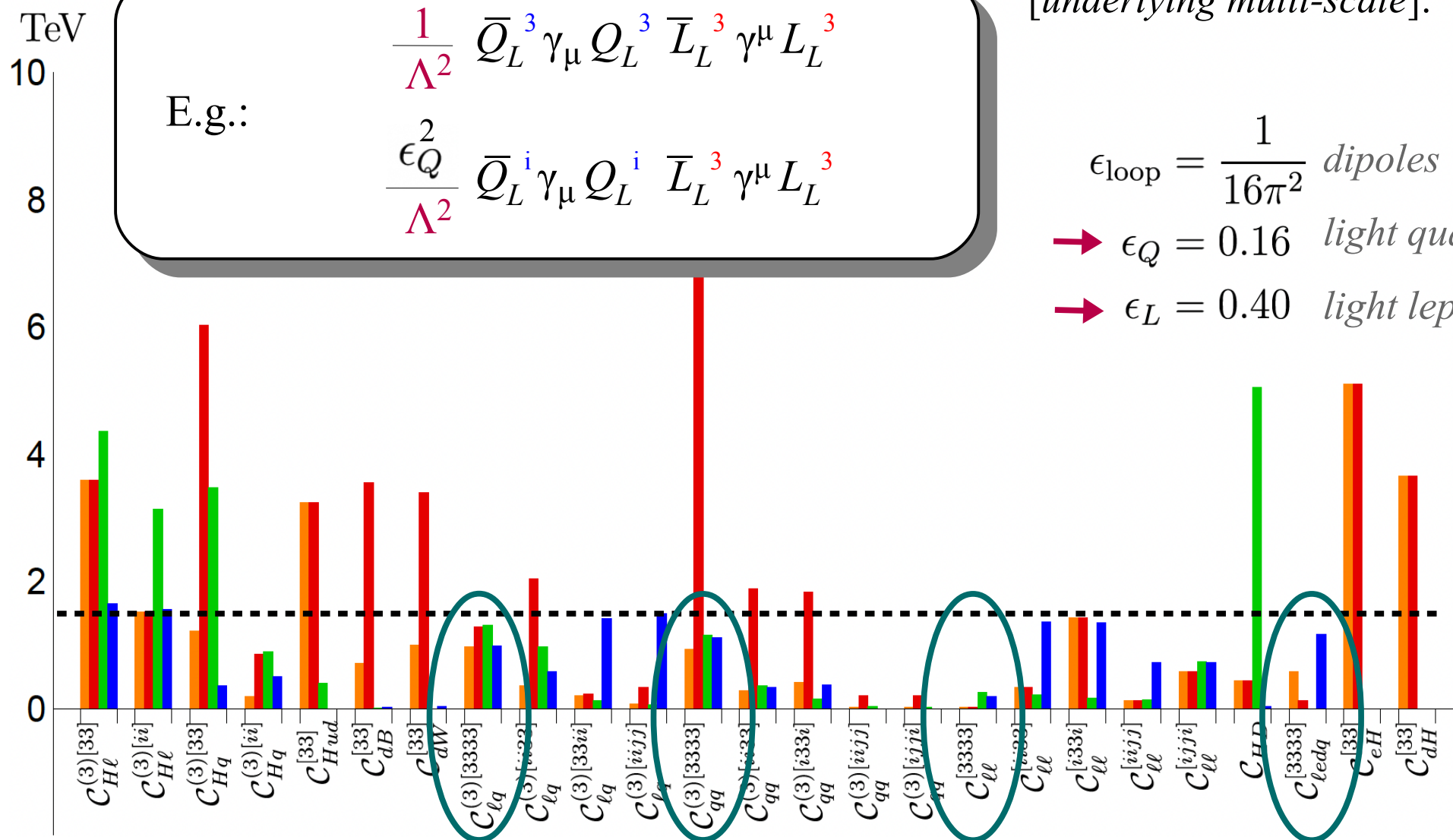
$$\frac{1}{\Lambda^2} \bar{Q}_L^3 \gamma_\mu Q_L^3 \bar{L}_L^3 \gamma^\mu L_L^3$$

$$\frac{\epsilon_Q^2}{\Lambda^2} \bar{Q}_L^i \gamma_\mu Q_L^i \bar{L}_L^3 \gamma^\mu L_L^3$$

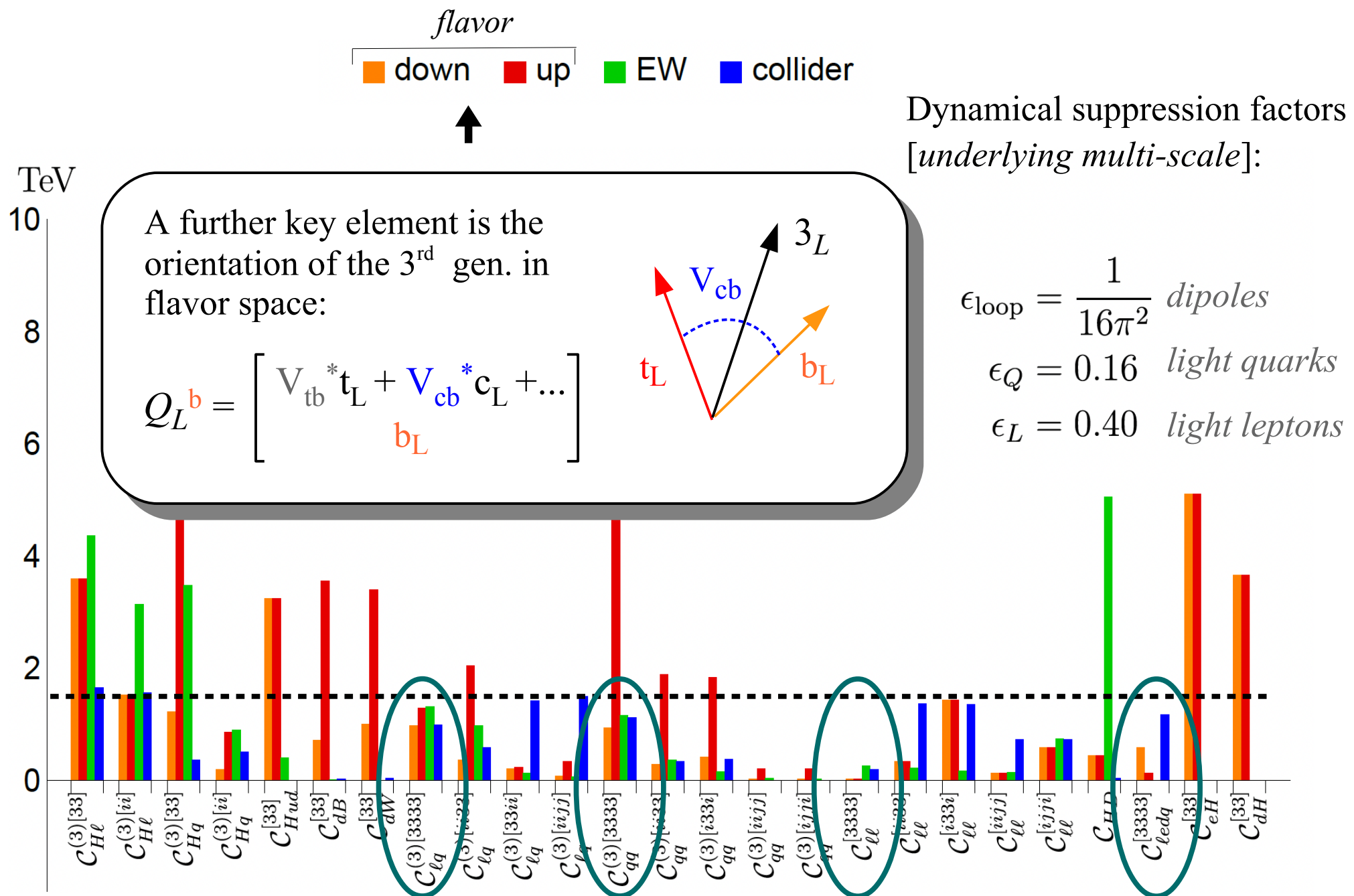
$$\epsilon_{\text{loop}} = \frac{1}{16\pi^2} \text{dipoles}$$

→  $\epsilon_Q = 0.16$  light quarks

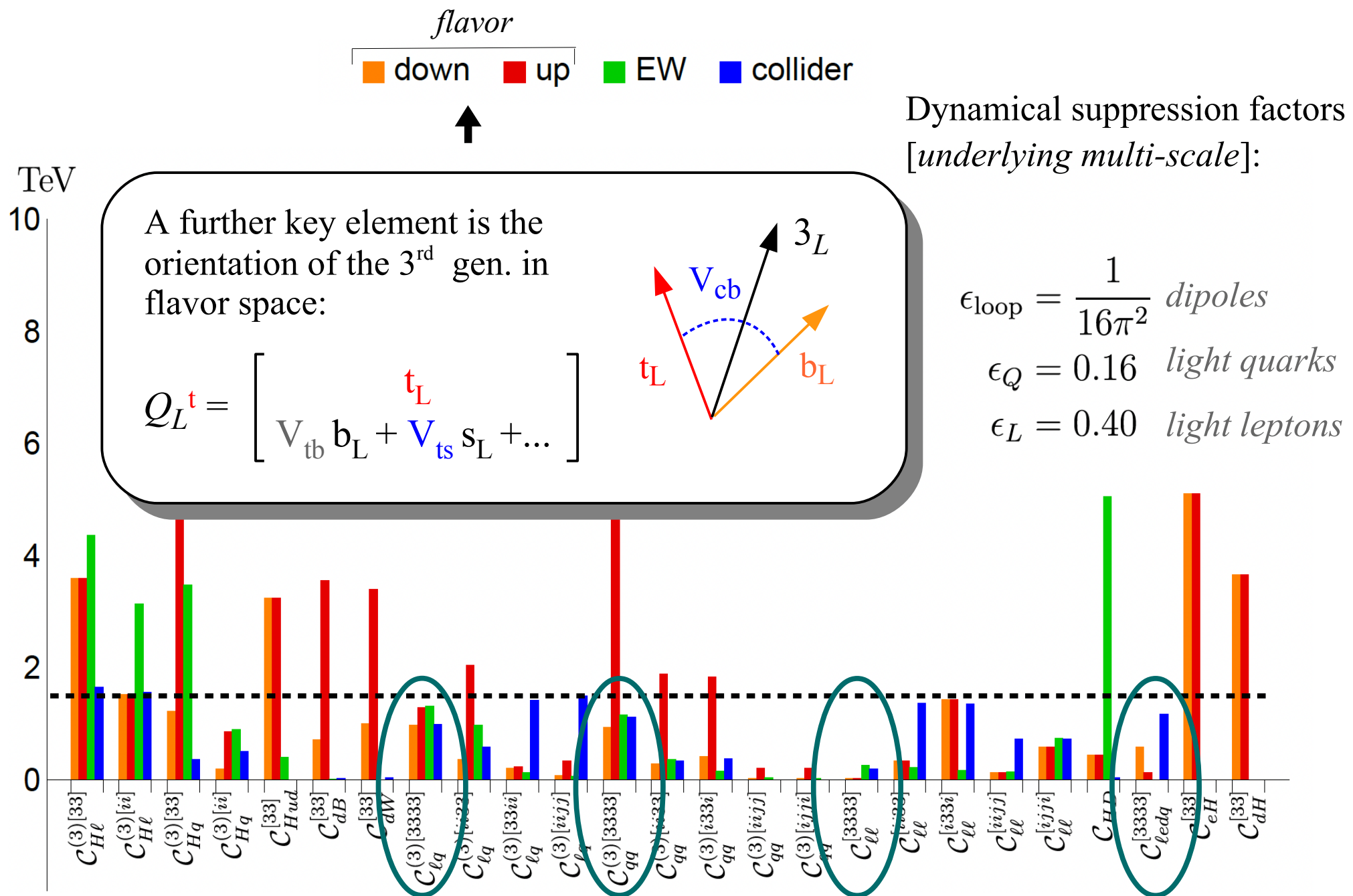
→  $\epsilon_L = 0.40$  light leptons



► Flavor non-universal interactions: SMEFT bounds in the U(2)<sup>5</sup> limit



► Flavor non-universal interactions: SMEFT bounds in the U(2)<sup>5</sup> limit



► Flavor non-universal interactions: SMEFT bounds in the U(2)<sup>5</sup> limit

■ flavor ■ EW ■ collider

Dynamical suppression factors  
[underlying multi-scale]:

TeV

10

8

6

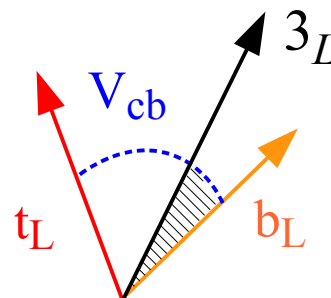
4

2

0

A further key element is the orientation of the 3<sup>rd</sup> gen. in flavor space:

$$Q_L^3 = (1-\epsilon) Q_L^b + \epsilon Q_L^t$$



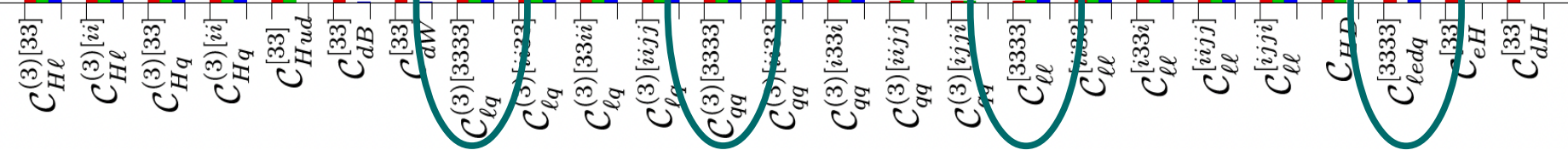
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$$\epsilon_Q = 0.16 \text{ light quaks}$$

$$\epsilon_L = 0.40 \text{ light leptons}$$

$$\epsilon_H = 0.31 \text{ Higgs fields}$$

$$\epsilon_{\text{mis}} = 0.15 \text{ down-align.}$$



► Flavor non-universal interactions: SMEFT bounds in the U(2)<sup>5</sup> limit

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Dynamical suppression factors  
[underlying multi-scale]:

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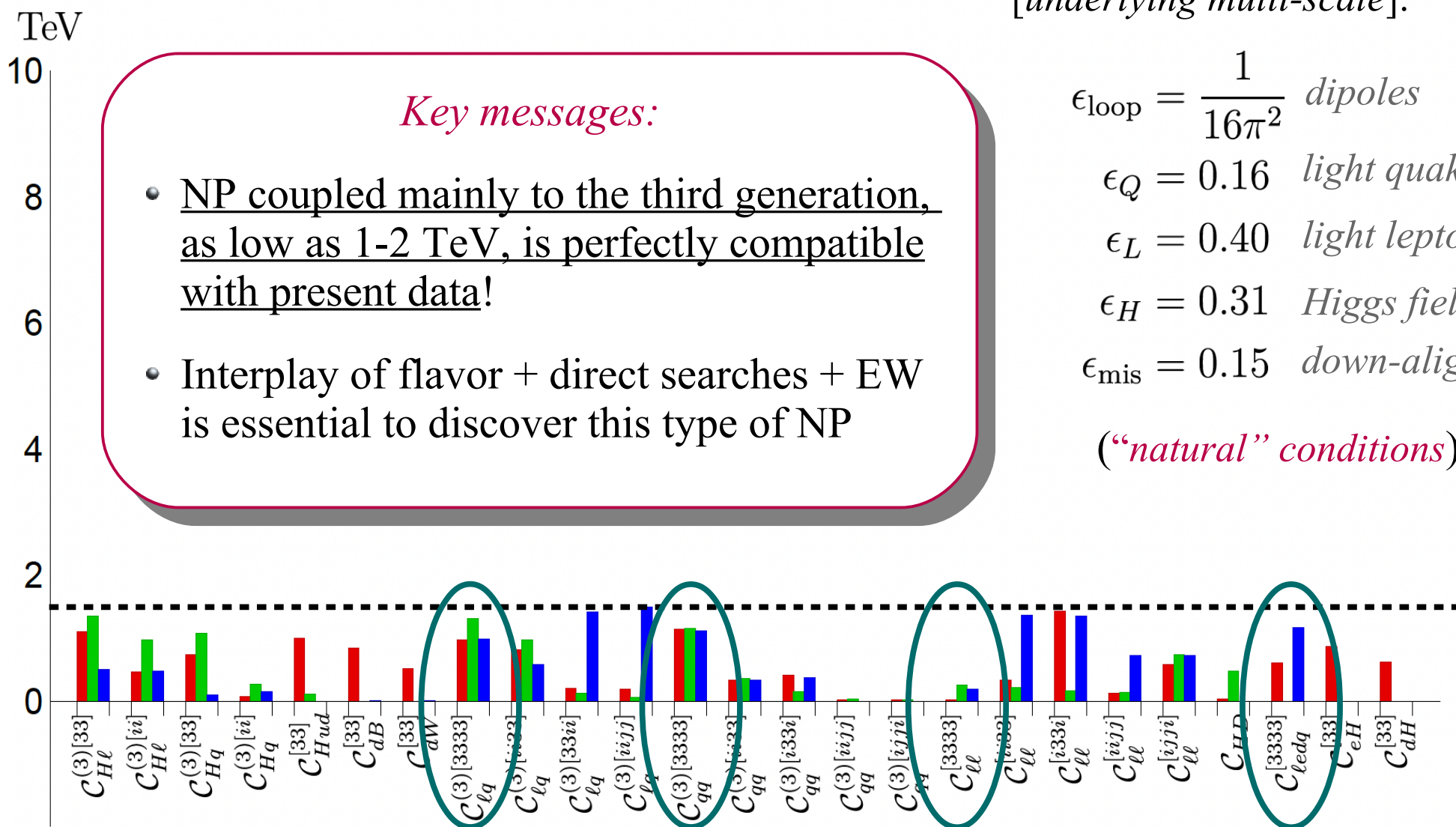
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(“natural” conditions)



*Flavor deconstruction*

► Flavor deconstruction

Going beyond the EFT approach, a consistent way to construct a multi-scale theory with flavor non-universal interactions is via a “flavor deconstruction” of the SM gauge symmetries:

E.g.:  $SU(3)_c \times SU(2)_L \times U(1)_Y^{[3]} \times U(1)_Y^{[12]}$

Acts on 3<sup>rd</sup> gen.

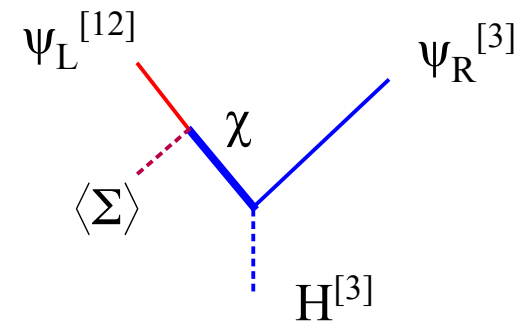
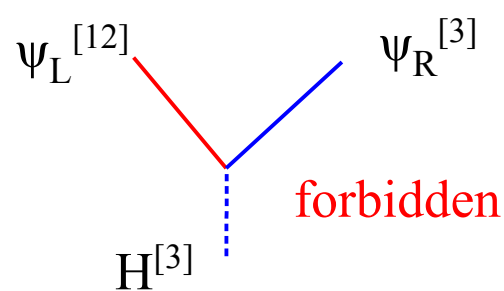
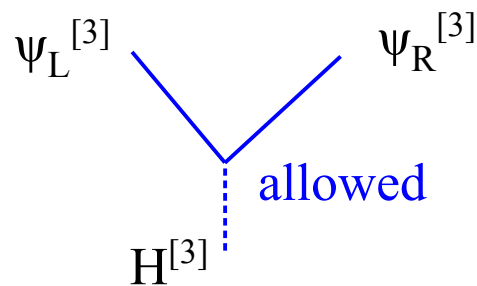
Acts on 1<sup>st</sup> & 2<sup>nd</sup> gen.



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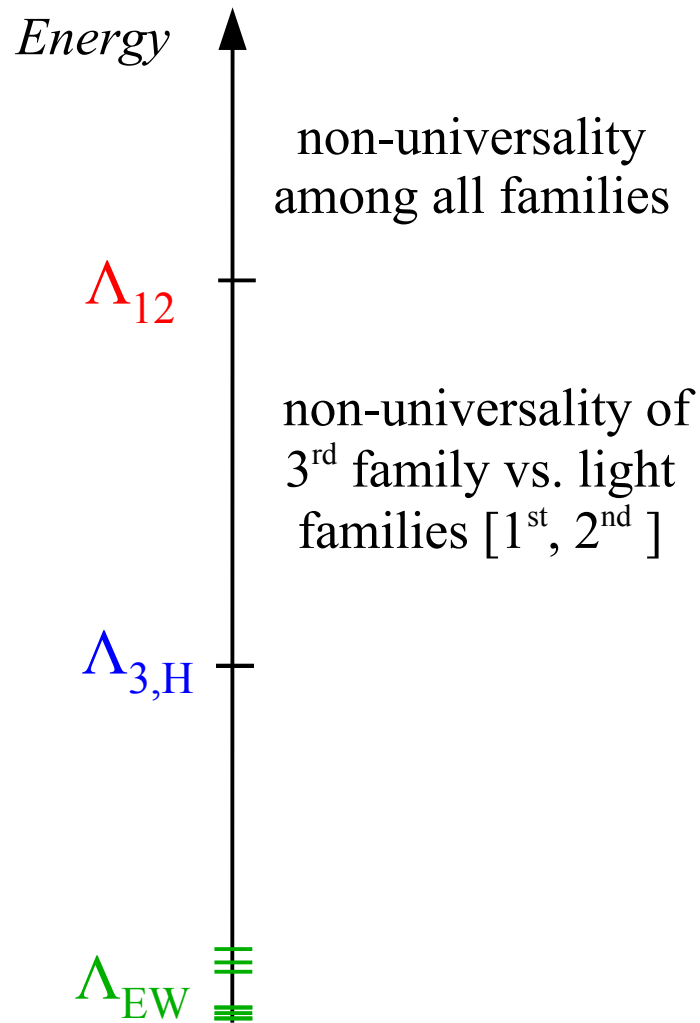
$$\text{E.g.: } \text{SU}(3)_c \times \text{SU}(2)_L \times \text{U}(1)_Y^{[3]} \times \text{U}(1)_Y^{[12]} \xrightarrow{\langle \Sigma \rangle} \text{SU}(3)_c \times \text{SU}(2)_L \times \text{U}(1)_Y$$



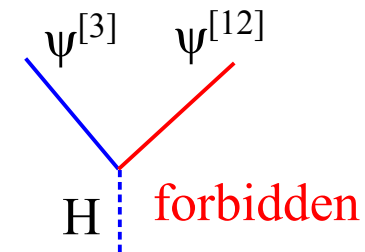
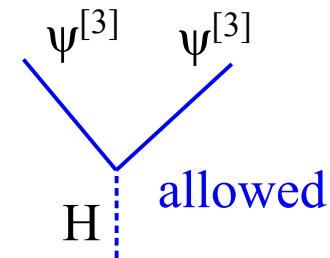
$$V_{cb} \sim \frac{\langle \Sigma \rangle}{M_\chi}$$

## ► Flavor deconstruction

Basic idea of flavor deconstruction, implemented in theory with at least two well-separated scales:



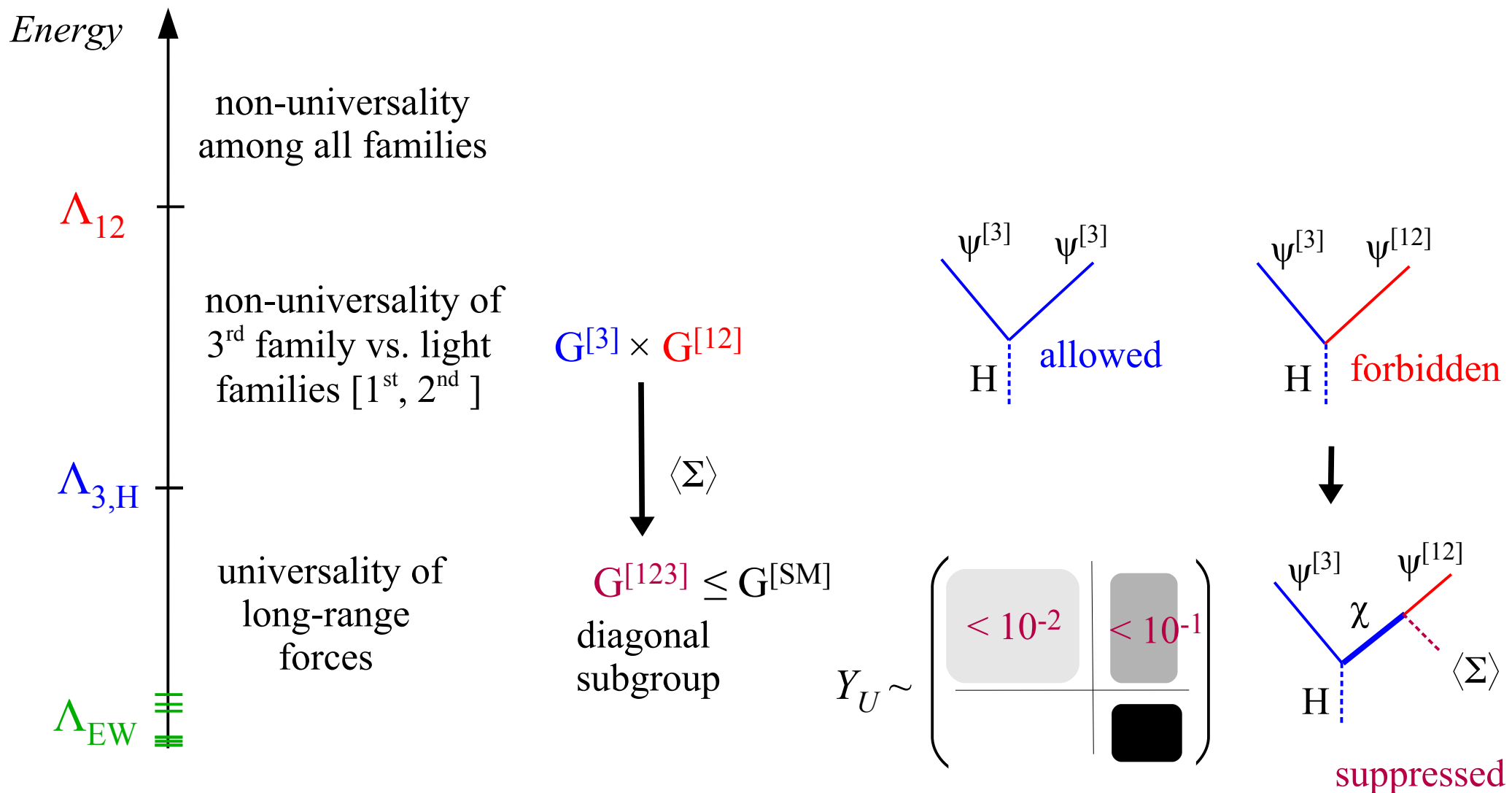
$$G^{[3]} \times G^{[12]}$$



$$Y_U \sim \begin{pmatrix} & & & \\ & & & \\ & & & \\ & & & \blacksquare \end{pmatrix}$$

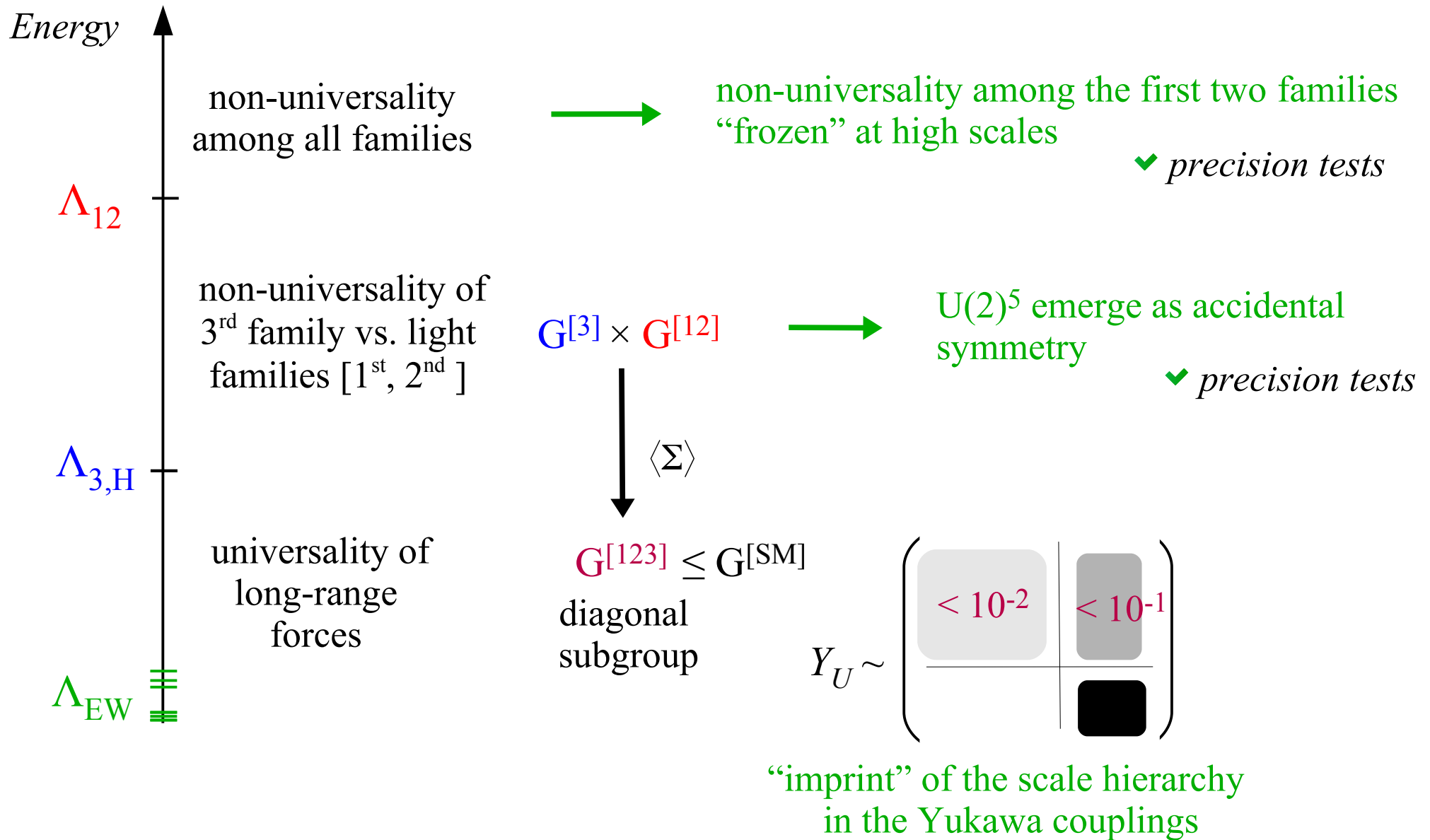
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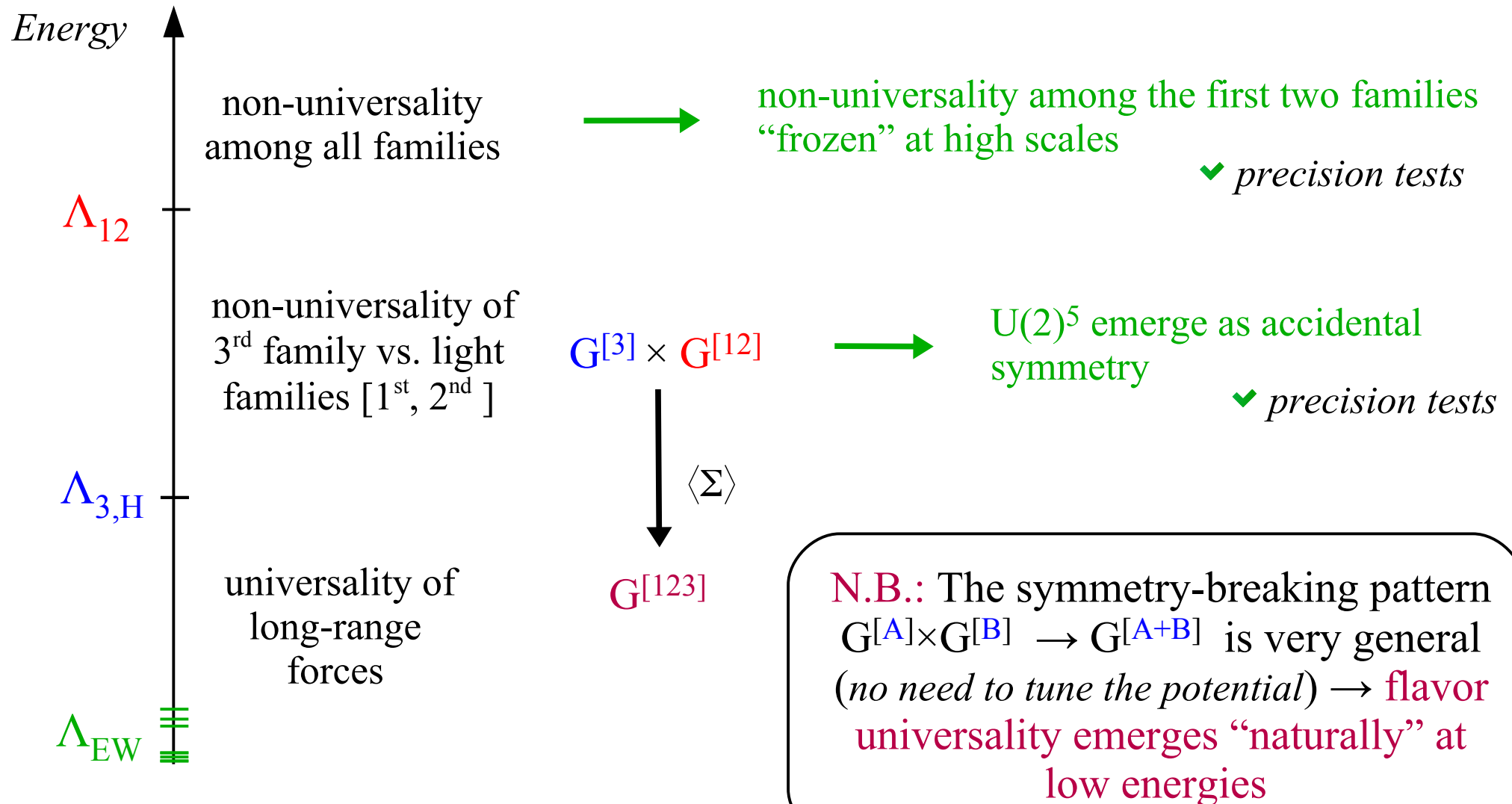
► Flavor deconstruction

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## ► Flavor deconstruction

Basic idea of flavor deconstruction, implemented in theory with at least two well-separated scales:



► Flavor deconstruction: quark-lepton unification for the 3<sup>rd</sup> generation

All possible options have been classified (*not many consistent choices*).

A particularly interesting one is allowing quark-lepton unification a la Pati-Salam for the 3<sup>rd</sup> generation

$$\begin{array}{c} \text{SU}(4)^{[3]} \times \text{SU}(3)^{[12]} \times G_{\text{EW}} \\ \downarrow \\ \text{SU}(3) \times \text{SU}(2)_L \times \text{U}(1)_Y \end{array}$$

Fermions in SU(4):

$$\begin{bmatrix} Q^\alpha \\ Q^\beta \\ Q^\gamma \\ L \end{bmatrix}$$

Main Pati-Salam idea:  
Lepton number as “the 4<sup>th</sup> color”

✓ Explain charge quantization

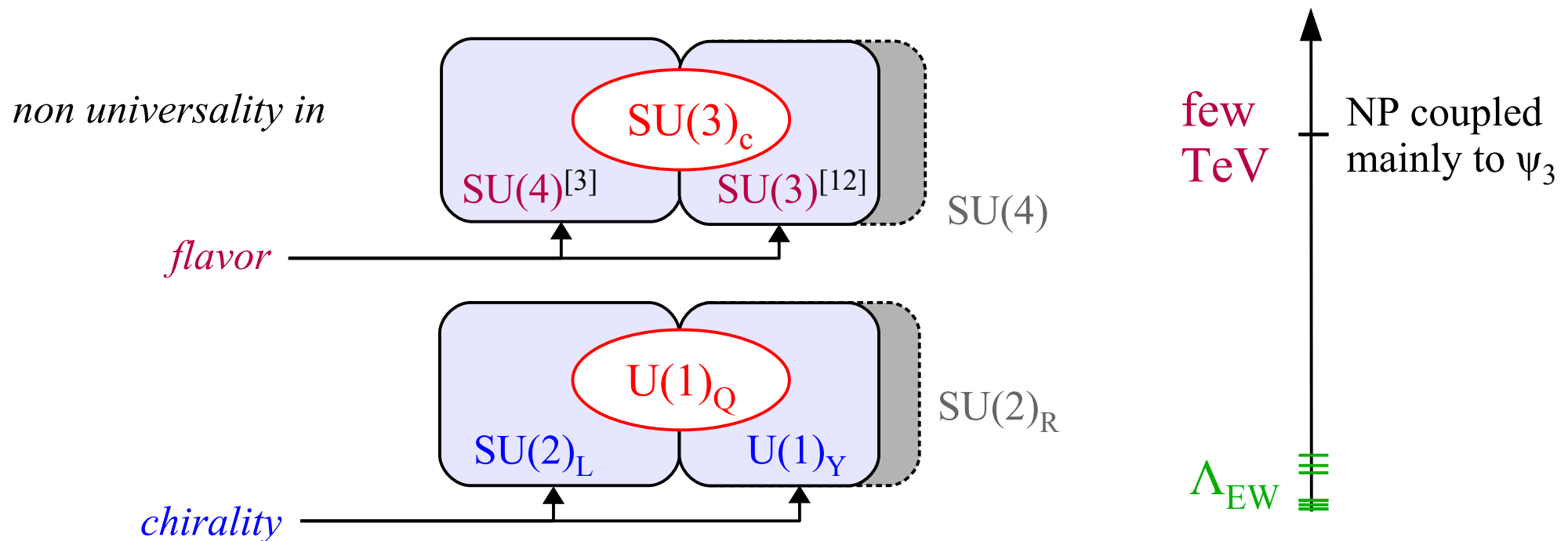
$$\text{SU}(4) \sim \left[ \begin{array}{c|c} \text{SU}(3)_C & 0 \\ \hline 0 & 0 \end{array} \right] + \left[ \begin{array}{c|c} 0 & \text{LQ} \\ \hline \text{LQ} & \end{array} \right] + \left[ \begin{array}{c|c} \frac{1}{3} & 0 \\ \hline 0 & -1 \end{array} \right] \quad \text{B-L generator}$$

► Flavor deconstruction: quark-lepton unification for the 3<sup>rd</sup> generation

All possible options have been classified (*not many consistent choices*).

A particularly interesting one is allowing quark-lepton unification a la Pati-Salam for the 3<sup>rd</sup> generation

$$\text{SU}(4)^{[3]} \times \text{SU}(3)^{[12]} \times G_{\text{EW}} \downarrow \text{SU}(3) \times \text{SU}(2)_L \times \text{U}(1)_Y$$



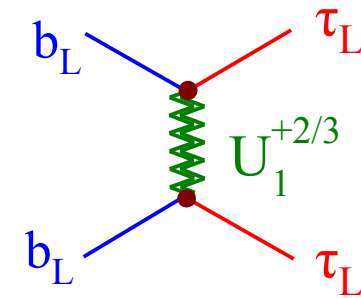
► Flavor deconstruction: quark-lepton unification for the 3<sup>rd</sup> generation

All possible options have been classified (*not many consistent choices*).

A particularly interesting one is allowing quark-lepton unification a la Pati-Salam for the 3<sup>rd</sup> generation

$$\begin{array}{ccc} \text{SU}(4)^{[3]} \times \text{SU}(3)^{[12]} \times G_{\text{EW}} & & \\ \downarrow & \longrightarrow & \\ \text{SU}(3) \times \text{SU}(2)_L \times \text{U}(1)_Y & & \end{array}$$

vector  
leptoquark



✓ Explain charge quantization

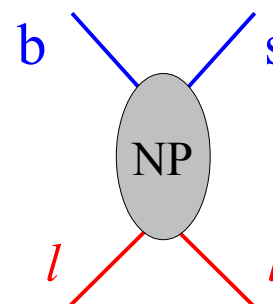
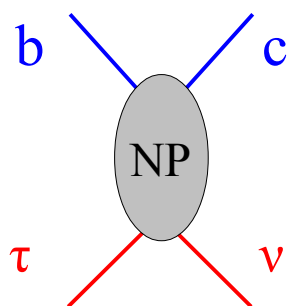
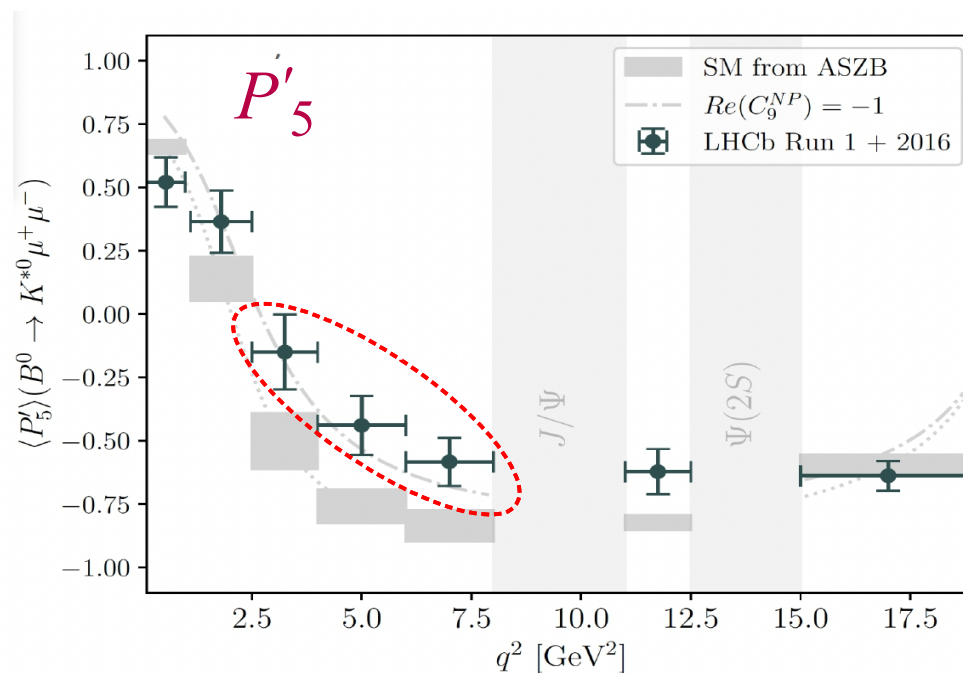
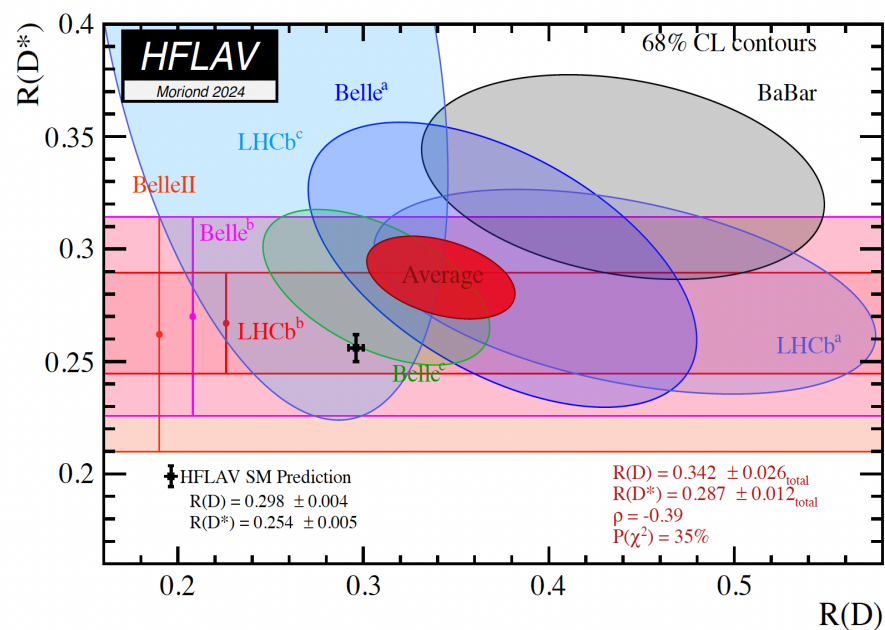
✓ Might explain the existing tensions in B-physics data

$$\text{SU}(4) \sim \left[ \begin{array}{c|c} \text{SU}(3)_C & 0 \\ \hline 0 & 0 \end{array} \right] + \left[ \begin{array}{c|c} 0 & \text{LQ} \\ \hline \text{LQ} & \end{array} \right] + \left[ \begin{array}{c|c} \frac{1}{3} & 0 \\ \hline 0 & -1 \end{array} \right] \quad \text{B-L generator}$$



► Flavor deconstruction: back to B-physics data

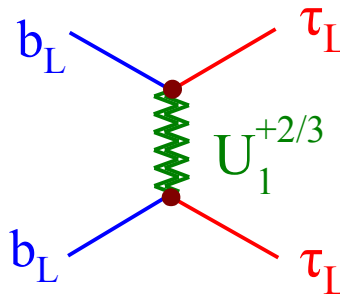
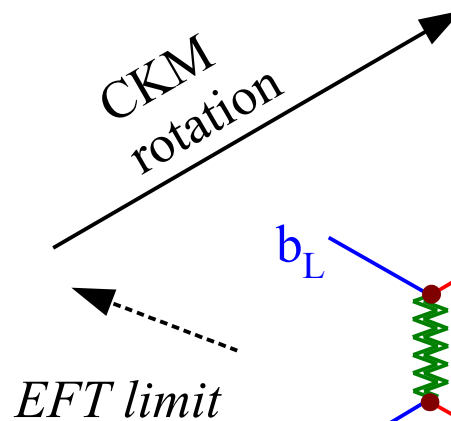
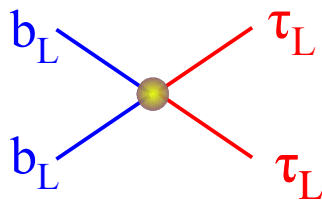
Remember the two “anomalies” we discussed yesterday...



and don't forget all the caveats...

► Flavor deconstruction: back to B-physics data

$$\frac{1}{\Lambda^2}$$



~~LFU~~ in  $b \rightarrow c l \nu$  [ $R_D$ , ...]

Barbieri, GI, Pattori, Senia '15  
Buttazzo, Greljo, GI, Marzocca '17

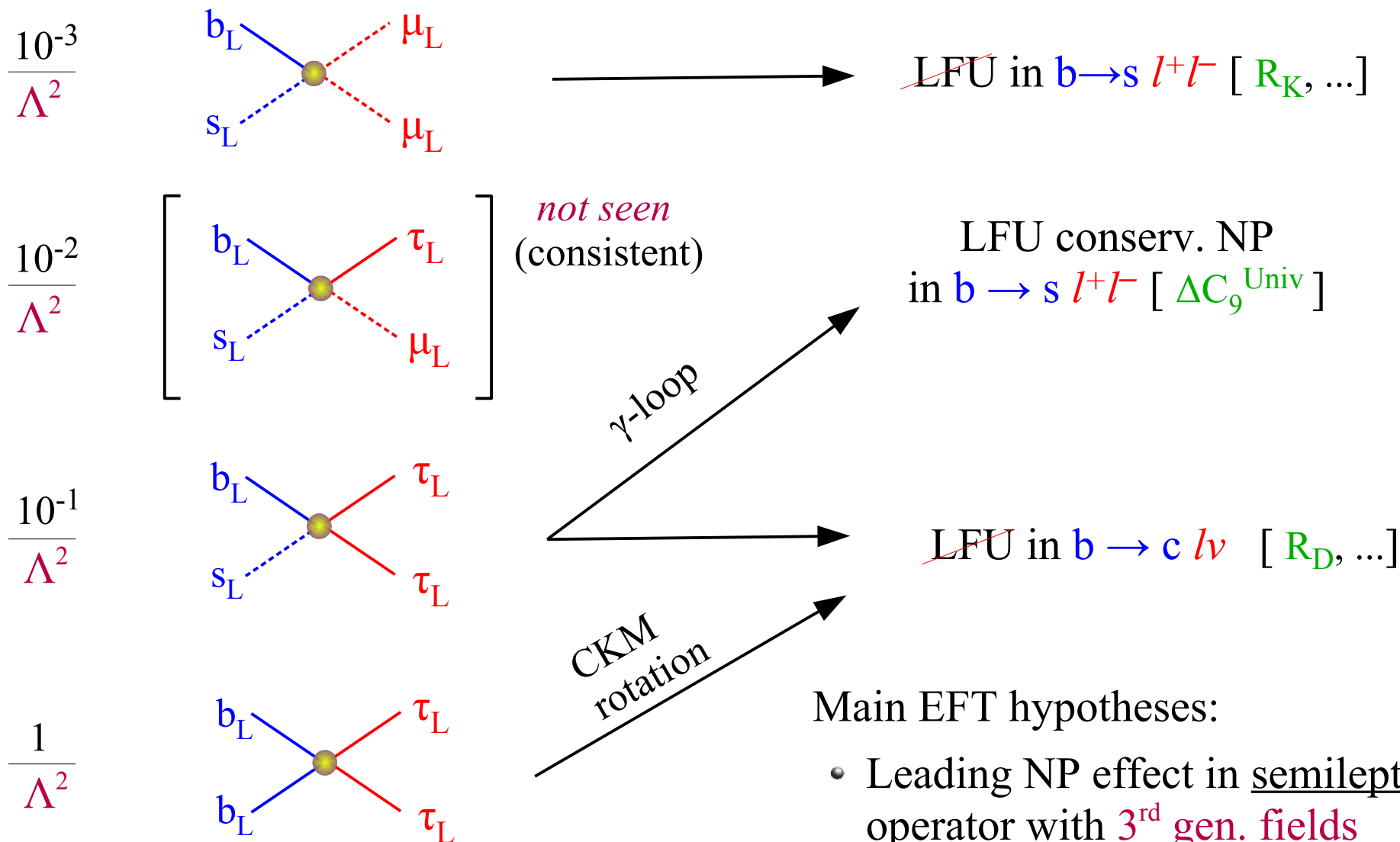
(or similar with scalar LQ)

Marzocca '18, Angelescu *et al.* '18

...

$$\Lambda \approx 1.5 \text{ TeV}$$

► Flavor deconstruction: back to B-physics data

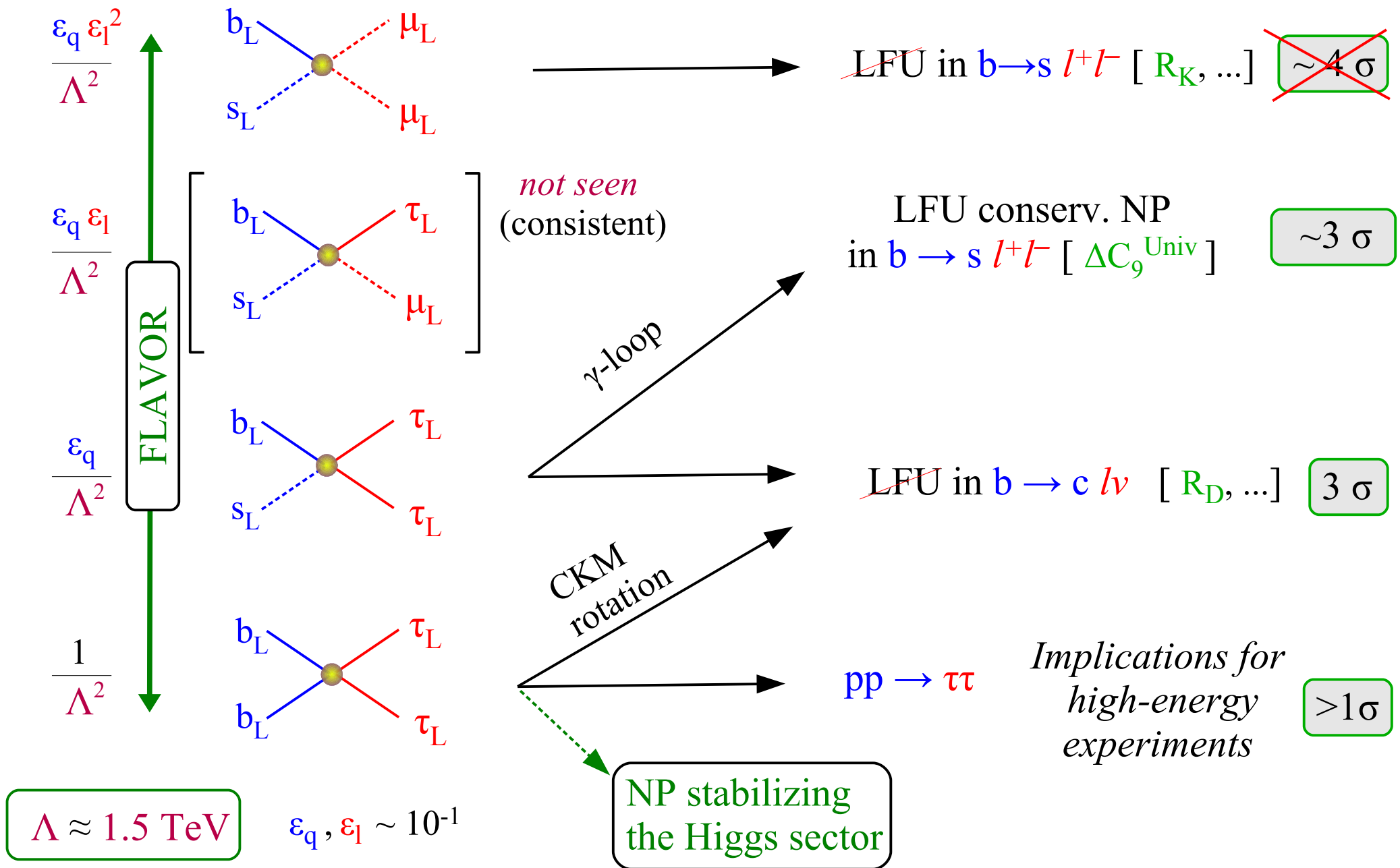


Main EFT hypotheses:

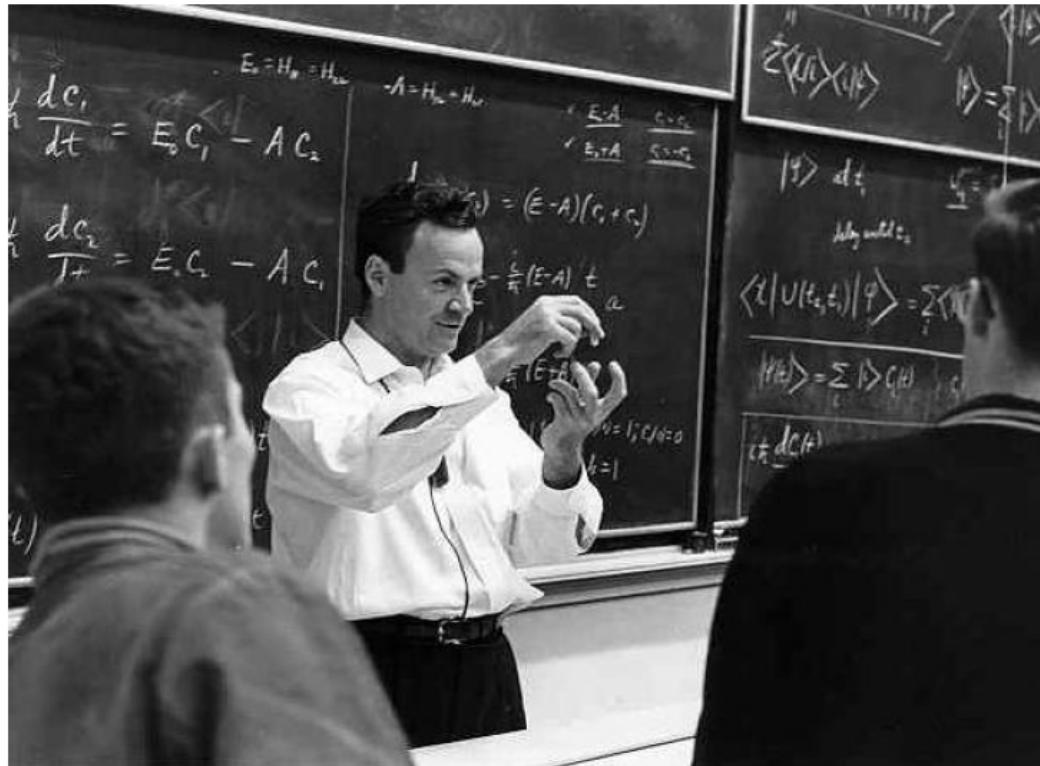
- Leading NP effect in semileptonic operator with **3<sup>rd</sup> gen. fields**
- Replacing 3<sup>rd</sup>  $\rightarrow$  2<sup>nd</sup> implies  $O(10^{-1})$  suppression

$\Lambda \approx 1.5 \text{ TeV}$

► Flavor deconstruction: back to B-physics data



## Implications & future prospects



“It doesn’t matter how beautiful your theory is, it doesn’t matter how smart you are. If it doesn’t agree with experiment, it’s wrong.”

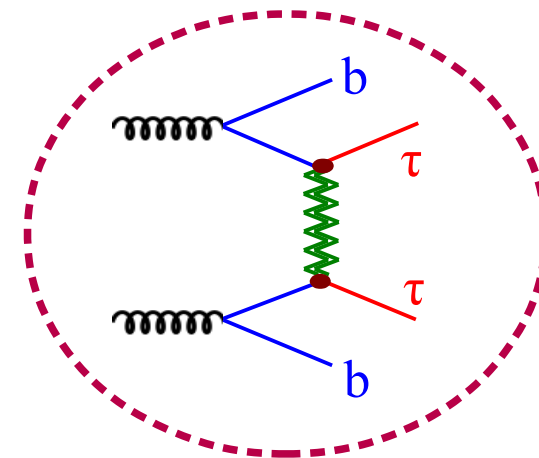
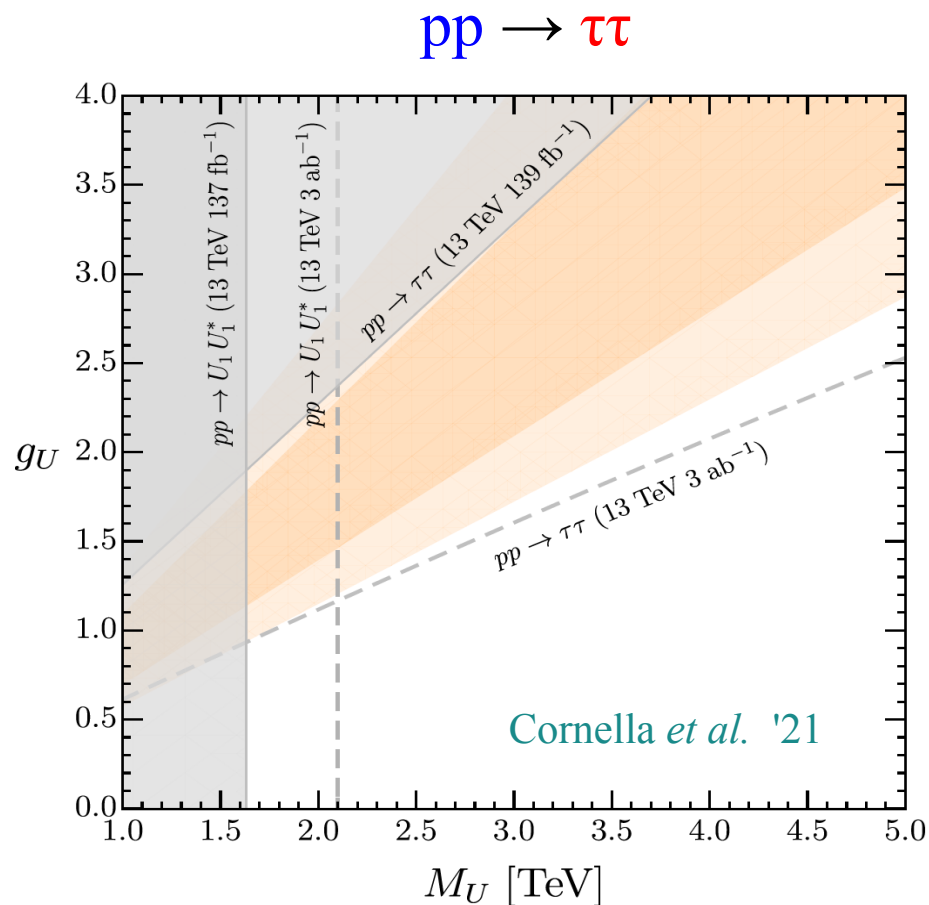
[Feynman]

## ► Implications & future prospects

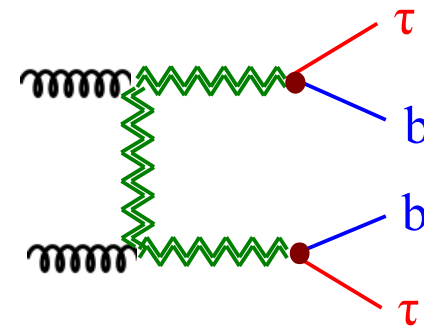
If the ideas I sketched before are correct (*even only in part...*), we can expect several interesting new phenomena, at both low and high energies

### I The $U_1$ exchange @ high-energies

[very general, directly connected to the EFT analysis]



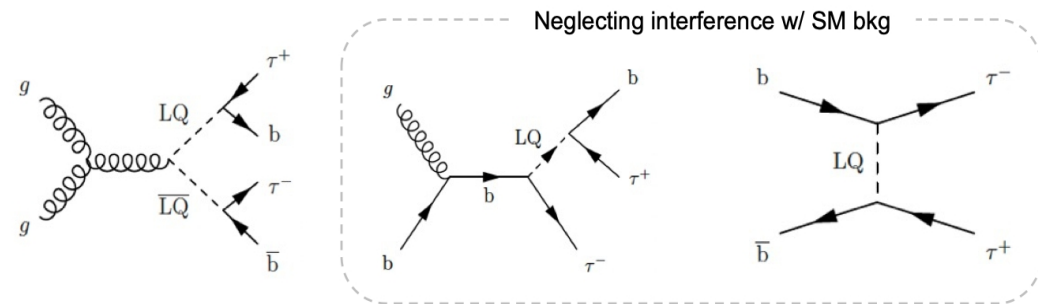
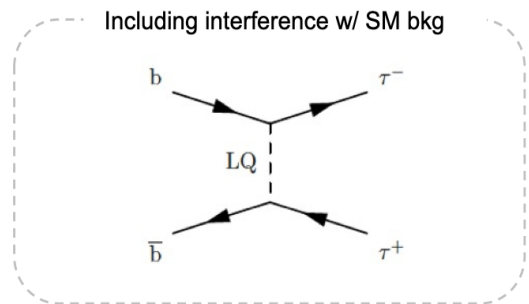
Faroughi, Greljo,  
Kamenik '16



# Implications & future prospects

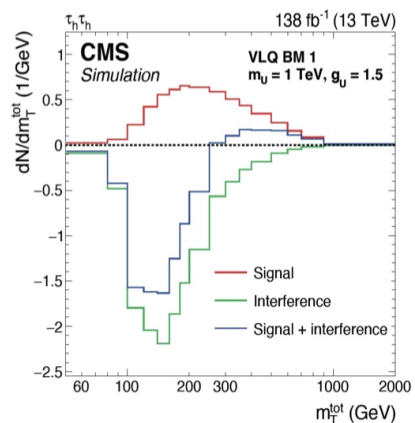
Aurelio Juste [Moriond EW '23]

## LQ-b- $\tau$ : Comparison of recent results



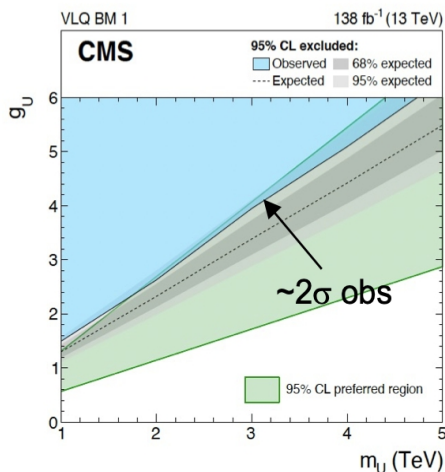
**Caveat: BR=1 (CMS) vs BR=0.5 (ATLAS)**

CMS-HIG-21-001

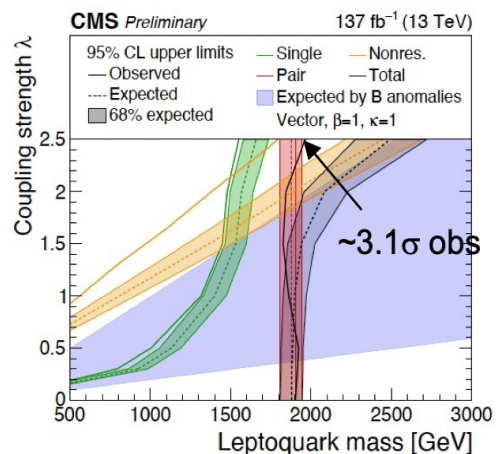


Shown at Moriond EW 2022

Need to clarify interference issue for future interpretations

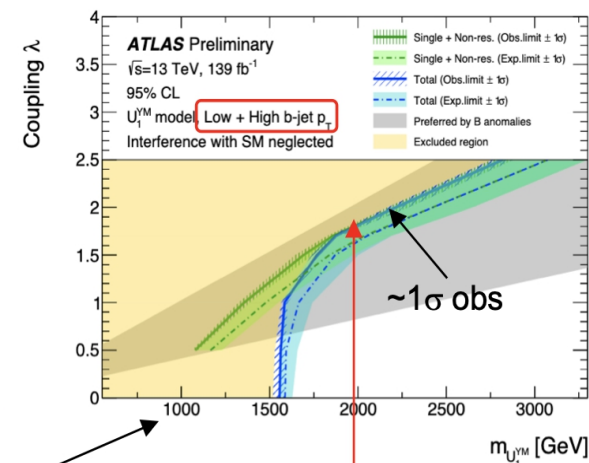


CMS-PAS-EXO-19-016



Large improvement in sensitivity when adding low b-jet p<sub>T</sub> category

EXOT-2022-39

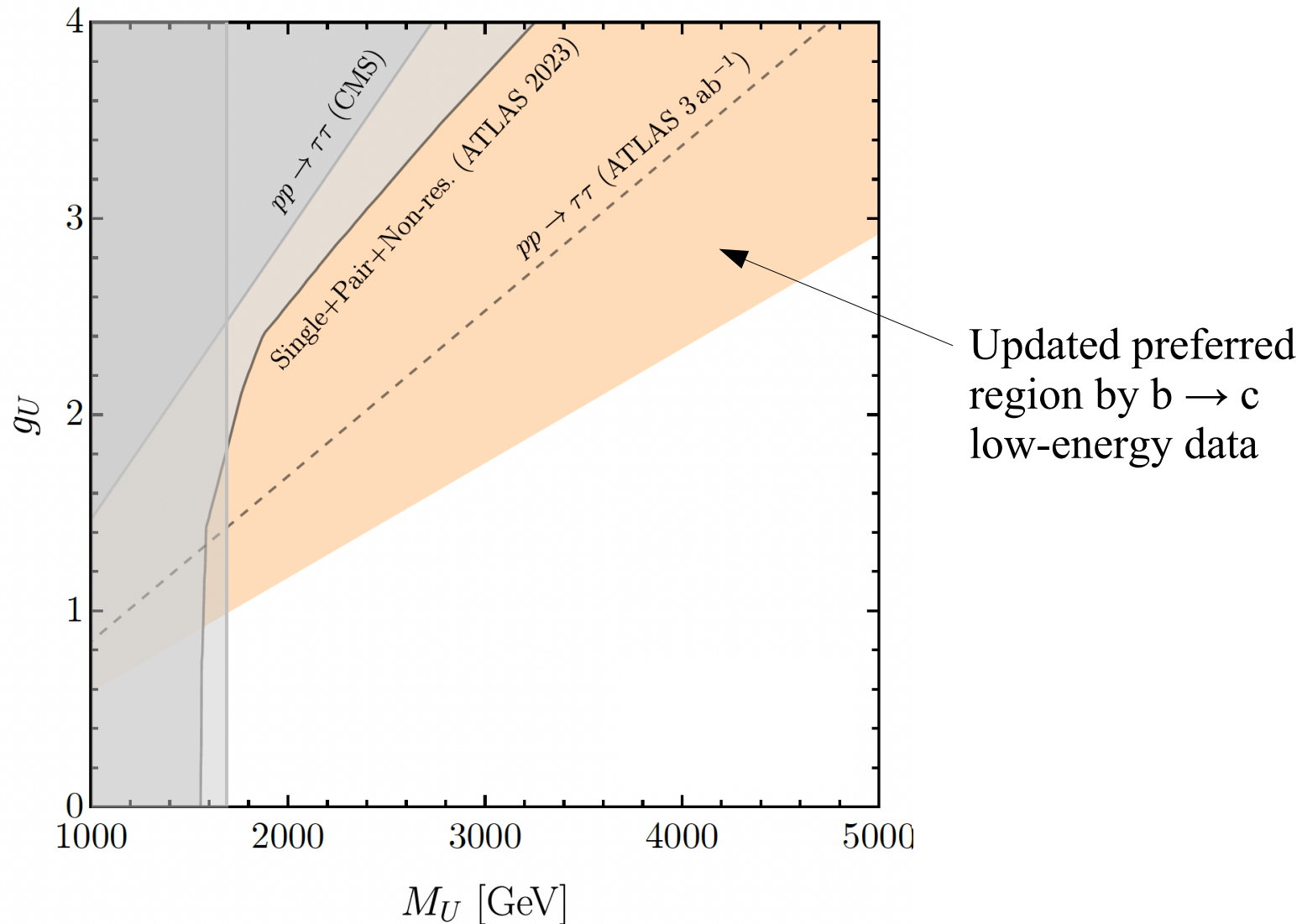


**Excludes CMS' excess**

► Implications & future prospects

I The  $U_1$  exchange @ high-energies

[very general, directly connected to the EFT analysis]





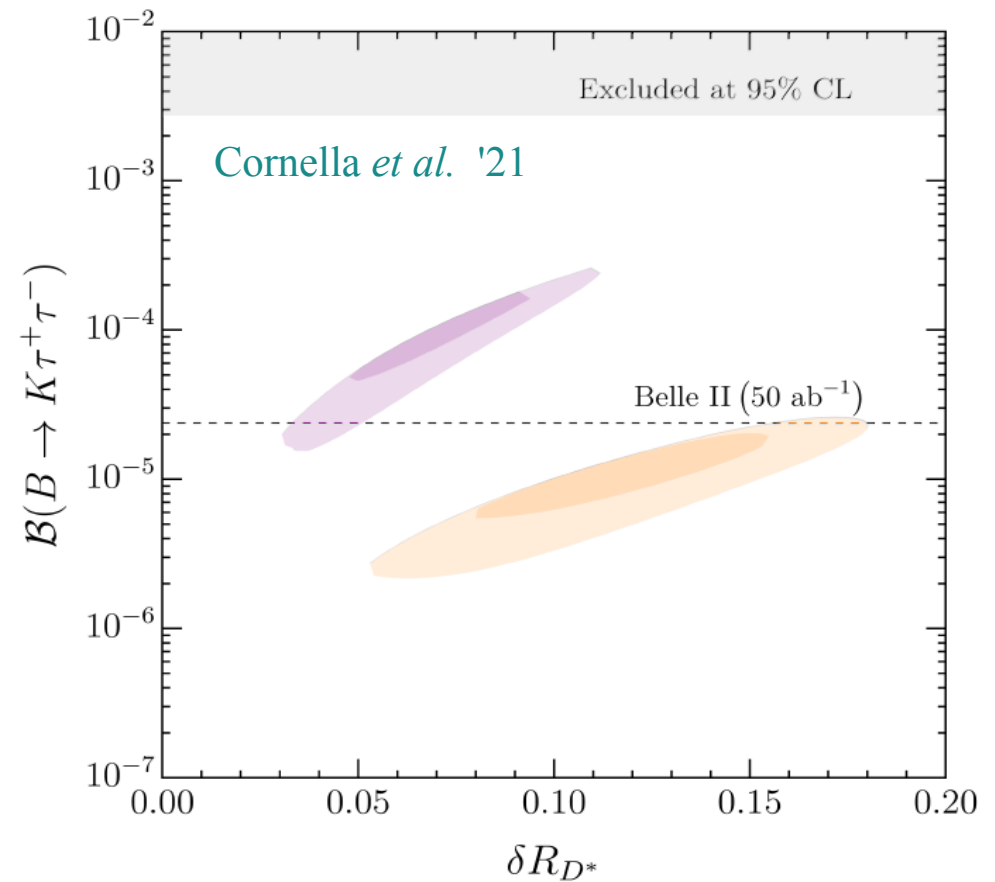
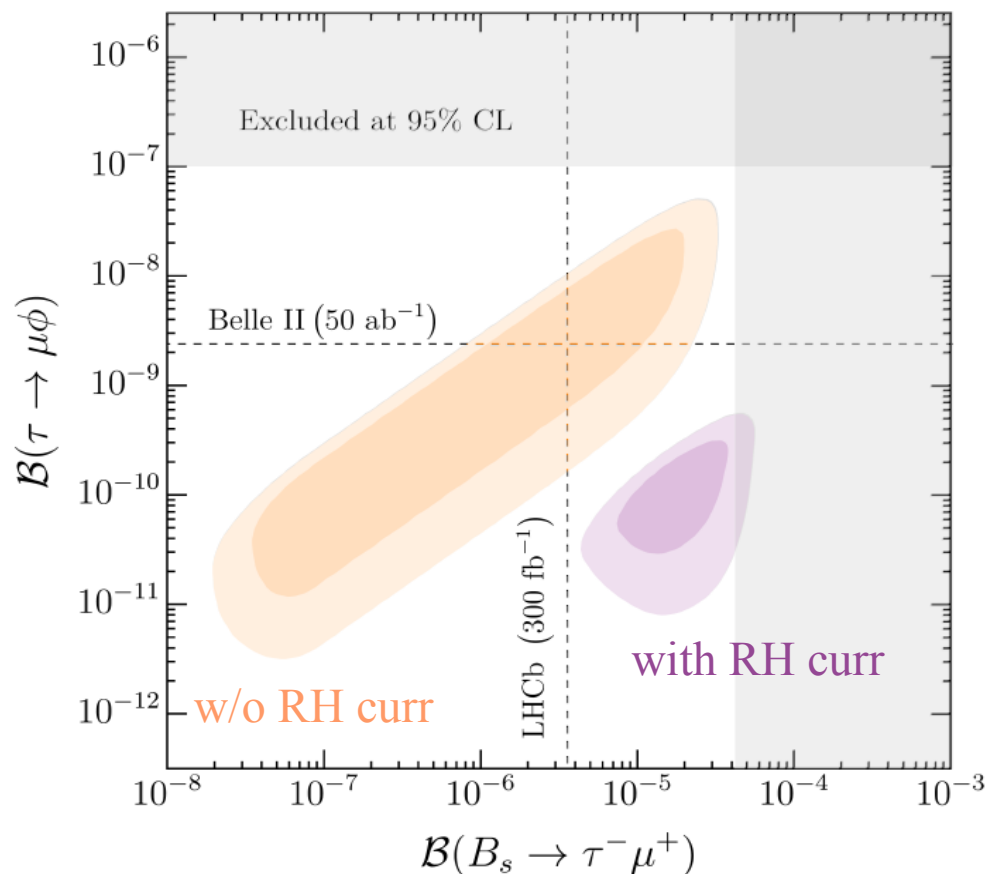
► Implications & future prospects

II General predictions of  $U_1$  exchange @ low-energies

[UV insensitive observables, closely connected to the EFT analysis]

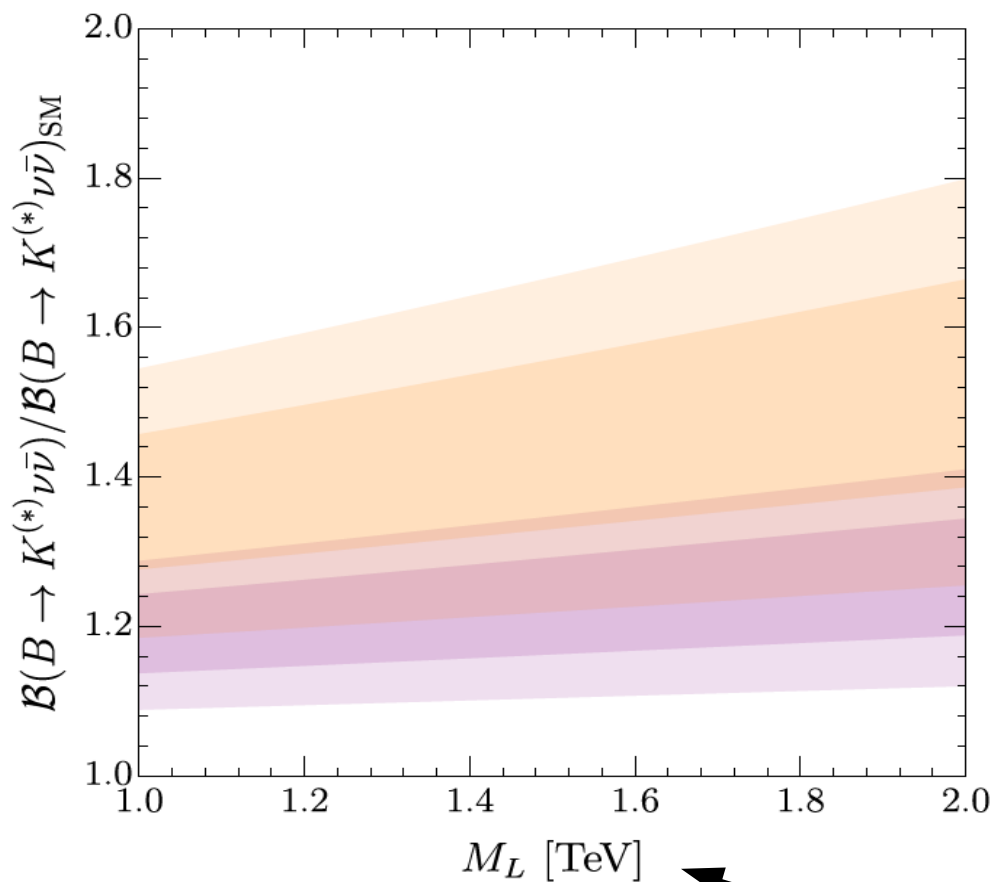
$\tau \rightarrow \mu$  LFV  
(in B and tau decays)

largely enhanced  $b \rightarrow s \tau \tau$  rates  
(in all channels)

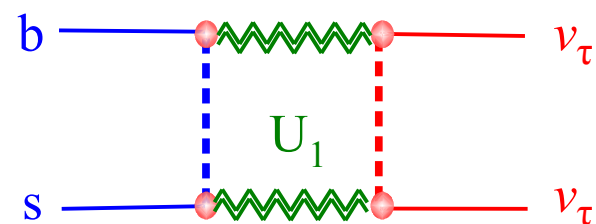


► Implications & future prospects

III Specific predictions of the complete model  
@ low-energies [UV sensitive observables]



Mass of new heavy (vector-like) fermions which are necessary ingredients of the model



$R_D \rightarrow$  enhancement  
of  $B \rightarrow K \nu \bar{\nu}$

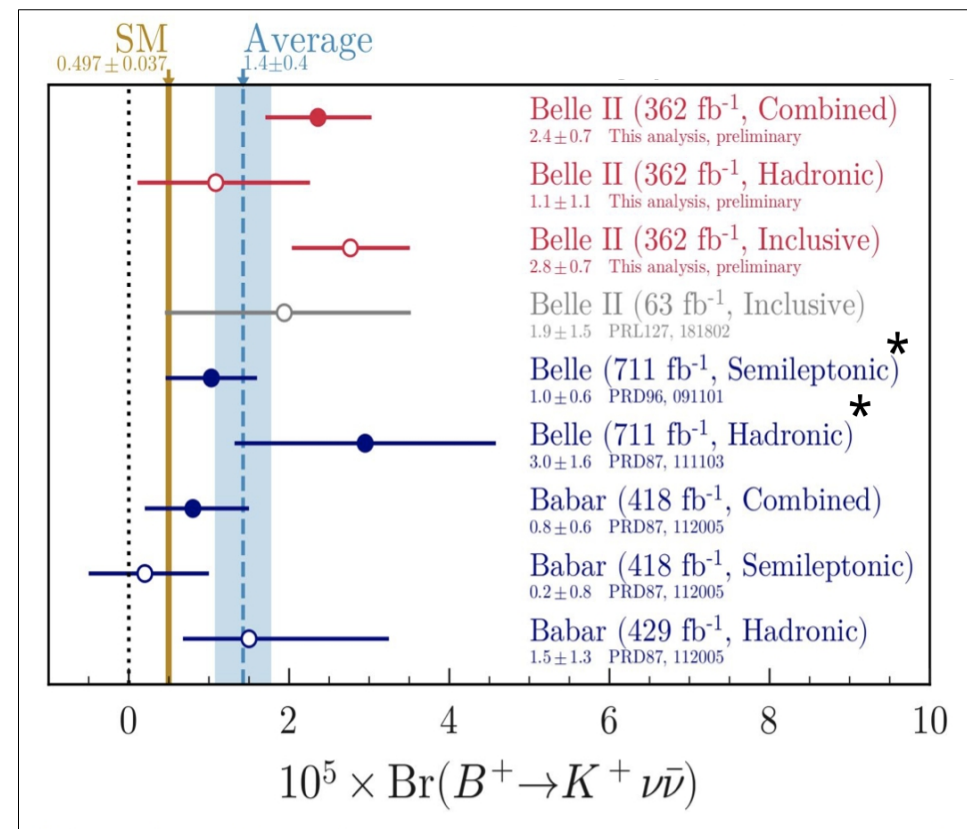
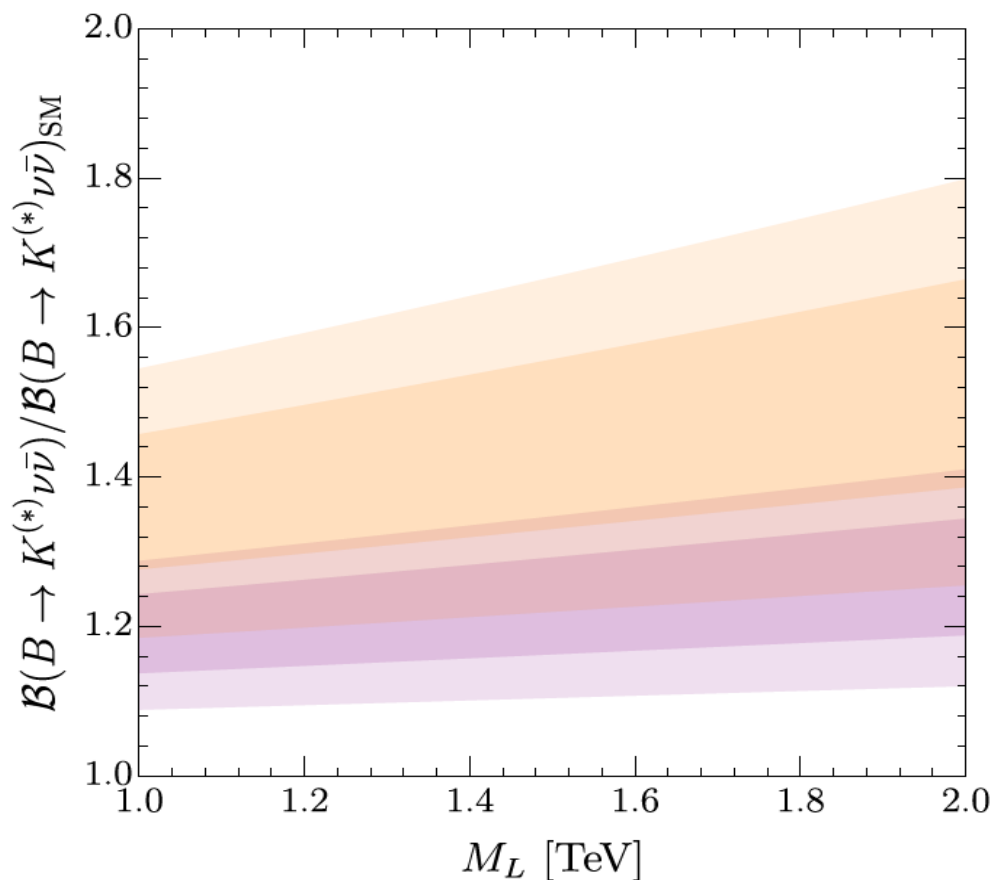
Fuentes-Martin, GI,  
Konig, Selimovic, '20

► Implications & future prospects

III Specific predictions of the complete model  
@ low-energies [UV sensitive observables]

**Belle II physics highlights**

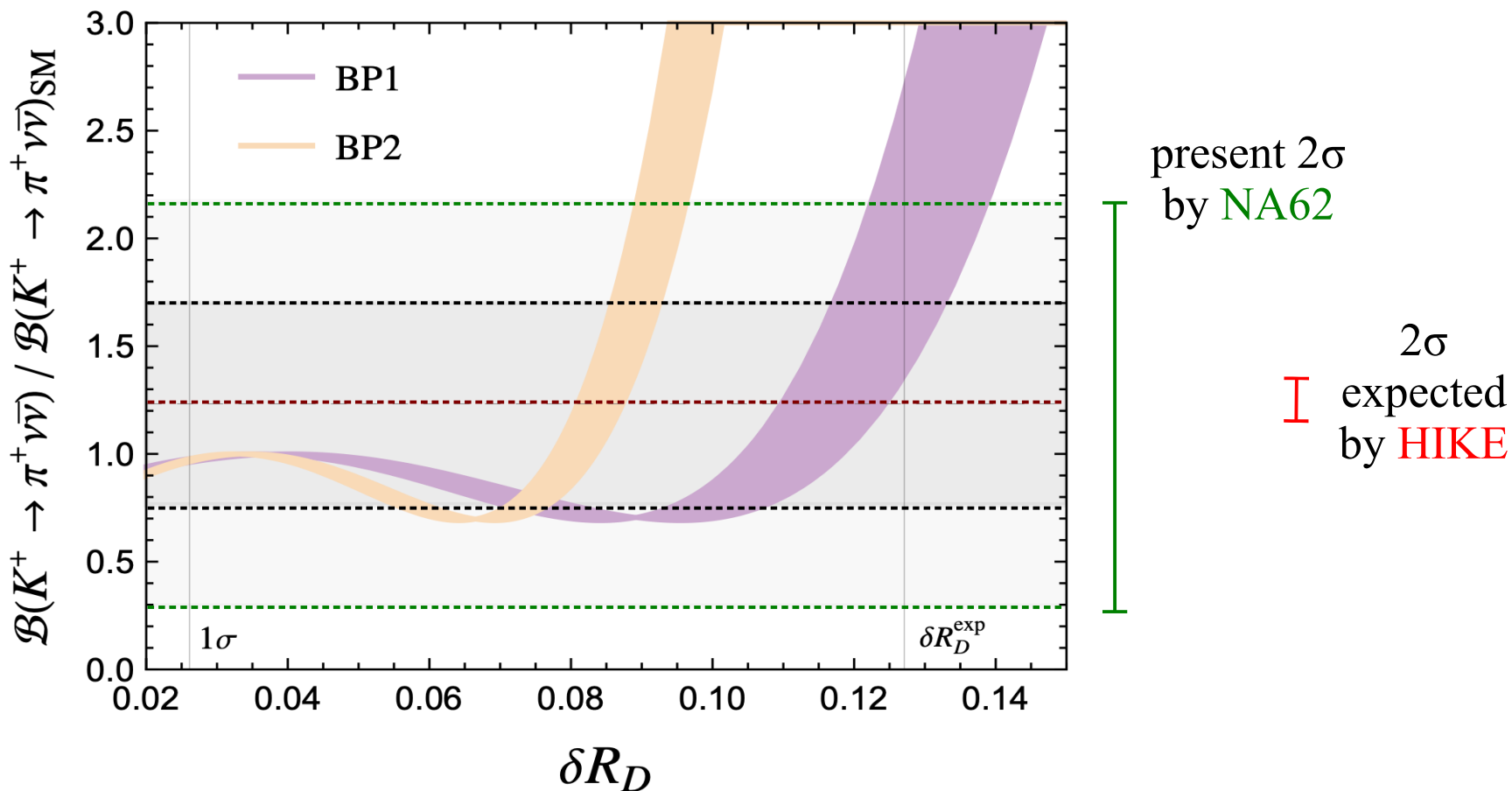
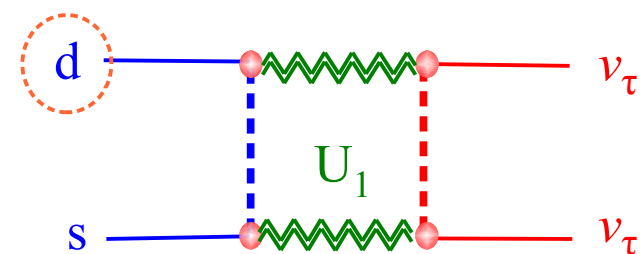
EPS, 24 Aug 2023  
Sasha Glazov, on behalf of Belle II



**Evidence** for  $B^+ \rightarrow K^+ \nu \bar{\nu}$  decay with a branching fraction  $2.8\sigma$  above the standard model

► Implications & future prospects

III Specific predictions of the complete model  
 @ low-energies [UV sensitive observables]  
 also beyond B-physics...



## Conclusions

- Flavor physics represents one of the most intriguing aspects of the SM and, at the same time, a great opportunity to investigate physics beyond the SM.
- The apparently strong bounds on NP scales derived by flavor observables might be a “mirage”: motivated models are compatible with new degrees of freedom in the TeV domain
- The idea of a *multi-scale construction at the origin of the flavor hierarchies* has several appealing aspects:
  - it addresses both “flavor problems”
  - is compatible with present data (*even favored by some “anomalies”*)
  - is compatible with motivated UV completions of the SM
  - it implies that new non-standard effects should emerge soon
- The models and the observables I discussed are explicit examples (*by no means exhaustive...*) that illustrate well the general statement that precision flavor physics is a key element to make progress in the field