

$$(\hat{n} - \hat{\mathbf{d}}\mathbf{f})^{-2}(\|\psi(\mathbf{r})\|^2(2\hat{\mathbf{d}}\mathbf{f} - \rho) + \|\Sigma^{-1/2}\mathbf{X}^\top\psi(\mathbf{r})\|^2)$$

