

$$T_{\text{eff,max}} = 0.6 \times 10^6 \left(\frac{\eta}{0.1} \right)^{-1/4} \left(\frac{M_{\text{BH}}}{10^6 M_{\odot}} \right)^{-1/4} \left(\frac{L}{L_{\text{Edd}}} \right)^{1/4} \left(\frac{r_{\text{isco}}}{r_g} \right)^{-3/4}$$