**Section 4445.200 Less than 10 Years of Service Adjustment for 415(b) Limitations**

The maximum retirement benefits payable to any member who has completed less than 10 years of service shall be the amount determined under Section 4445.150 multiplied by a fraction, the numerator of which is the number of the member's years of service and the denominator of which is 10. The reduction provided by this Section cannot reduce the maximum benefit below 10%. The reduction provided by this Section shall not be applicable to pre-retirement disability benefits or pre-retirement death benefits.