

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Date]

[Recipient's Name]  
[Recipient's Address]  
[City, State, Zip Code]

Dear [Recipient's Name],

Subject: Warning Against Participation in Pyramid Scheme

I hope this message finds you well. I am writing to express my concern regarding the [name or description of the program] that has recently come to my attention, which I believe may be operating as a pyramid scheme. Pyramid schemes are illegal and unsustainable business models that rely on recruiting new participants to generate profits, rather than offering legitimate products or services. Participants often end up losing significant amounts of money, while only a small percentage of individuals at the top of the pyramid benefit financially.

I strongly advise you to reconsider any involvement in this program and to thoroughly research its legitimacy. Consider the following warning signs:

1. Promises of high returns with little effort.
2. Emphasis on recruitment of new members over selling products.
3. Lack of a legitimate product or service being offered.

Please be cautious and prioritize your financial wellbeing. If you have any questions or need further information, feel free to reach out.

Sincerely,  
[Your Name]