

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

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

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request a refund for my investment in [specific program or product name] that I purchased on [purchase date]. After conducting thorough research and reflection, I have come to the conclusion that this program operates as a pyramid scheme, which is both unethical and illegal.

Despite my initial enthusiasm, I have not seen any legitimate return on my investment, and I believe it is my right to recover the funds I invested. I invested a total of [amount] and would appreciate your prompt attention to this matter.

Please let me know the process for receiving my refund. I would appreciate a response by [specific date, typically 14 days from the date of this letter].

Thank you for your cooperation.

Sincerely,
[Your Name]