```
[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient's Name]
[Recipient's Address]
[City, State, Zip Code]
Subject: Pyramid Scheme Agreement
Dear [Recipient's Name],
I am writing to formalize our agreement regarding the participation in
the business opportunity we discussed. Below are the terms of our
agreement:
1. **Parties Involved**:
- [Your Name] (Participant)
- [Recipient's Name] (Organizer)
2. **Investment Amount**:
 - The Participant agrees to invest a total of $[amount] to join the
program.
3. **Promised Returns**:
 - The Organizer guarantees returns of $[amount] or [percentage] based on
the investment made.
4. **Recruitment Requirements**:
- The Participant agrees to recruit [number] new members within
[timeframe].
5. **Payment Schedule**:
- Payments, if any, will be made on or before [specific dates].
6. **Withdrawal Terms**:
 - The Participant may withdraw from the program by providing [number]
days written notice.
7. **Governing Laws**:
- This agreement shall be governed by the laws of [state/country].
Please sign below to confirm your acceptance of the terms outlined above.
Sincerely,
[Your Signature]
[Your Printed Name]
[Recipient's Signature]
[Recipient's Printed Name]
Date:
```