

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Name of Compliance Officer or Manager]
[Company Name of Financial Institution]
[Company Address]

RE: Formal Complaint - Misrepresentation of Guaranteed Returns on Account #[Your Account Number]

Dear [Name of Compliance Officer],

I am writing to file a formal complaint regarding the investment portfolio I hold with your institution, specifically concerning false return guarantees provided to me by [Name of Advisor/Representative].

On [Date of Investment/Agreement], I was assured in writing/verbally that the investment portfolio would provide a guaranteed return of [Percentage/Amount]. Relying on these explicit guarantees, I invested a total of [Investment Amount].

However, recent performance reports indicate that these guarantees have not been met. Furthermore, I have since been informed that such returns are not, in fact, guaranteed. This contradicts the initial representations made to me, which constitutes a breach of professional conduct and a misrepresentation of financial products.

To resolve this matter, I am requesting the following action: [e.g., A full refund of my principal investment / Compensation for the difference in promised returns / Immediate termination of the contract without penalties].

I have attached copies of the documentation and correspondence that support my claim of the guaranteed return promises. I expect a formal response within [Number, e.g., 14] business days regarding how you intend to rectify this situation.

If this matter is not resolved to my satisfaction, I reserve the right to escalate this complaint to [Name of Regulatory Body, e.g., SEC, FINRA, or FCA].

Sincerely,

[Your Signature]

[Your Printed Name]