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OMB APPROVAL	
OMB Number:	3235-0123
Expires:	May 31, 2017
Estimated average burden hours per response.....	12.00

SEC FILE NUMBER
8- 68717

SECURITIES AND EXCHANGE COMMISSION
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**ANNUAL AUDITED REPORT
 FORM X-17A-5
 PART III**

FACING PAGE

**Information Required of Brokers and Dealers Pursuant to Section 17 of the
 Securities Exchange Act of 1934 and Rule 17a-5 Thereunder**

REPORT FOR THE PERIOD BEGINNING 01/01/2016 AND ENDING 12/31/2016
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF BROKER-DEALER: Tontine Investment Group

ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)
 14 Scott Ave

OFFICIAL USE ONLY
FIRM I.D. NO.

<u>Selden</u>	(No. and Street) <u>NY</u>	<u>11784</u>
(City)	(State)	(Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT
Christopher Driscoll 631-553-5075
(Area Code - Telephone Number)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report*
 Bradford R. Dooley & Associates

<u>209 West Jackson Blvd.</u>	(Name - if individual, state last, first, middle name) <u>Chicago</u>	<u>IL</u>	<u>60606</u>
(Address)	(City)	(State)	(Zip Code)

CHECK ONE:

- Certified Public Accountant
- Public Accountant
- Accountant not resident in United States or any of its possessions.

FOR OFFICIAL USE ONLY

*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis for the exemption. See Section 240.17a-5(e)(2)

SEC 1410 (06-02)

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CRB

OATH OR AFFIRMATION

I, Christopher Driscoll, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of Tontine Investment Group, LLC of December 31, 2016, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:

None

[Handwritten Signature]

Signature

Chief Executive Officer

[Handwritten Signature: Linda Butera]

Notary Public

LINDA BUTERA
NOTARY PUBLIC, State of New York
No. 4788195
Qualified in Suffolk County
Commission Expires 4-30-19

Title

This report ** contains (check all applicable boxes):

- (a) Facing Page.
(b) Statement of Financial Condition.
(c) Statement of Income (Loss).
(d) Statement of Changes in Financial Condition. Cash Flow
(e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietors' Capital.
(f) Statement of Changes in Liabilities Subordinated to Claims of Creditors.
(g) Computation of Net Capital.
(h) Computation for Determination of Reserve Requirements Pursuant to Rule 15c3-3.
(i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3.
(j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-1 and the Computation for Determination of the Reserve Requirements Under Exhibit A of Rule 15c3-3.
(k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation.
(l) An Oath or Affirmation.
(m) A copy of the SIPC Supplemental Report.
(n) A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit.

**For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).

TONTINE INVESTMENT GROUP. LLC

REPORT PURSUANT TO RULE 17a-5(d)

YEAR ENDED DECEMBER 31. 2016

BRADFORD R. DOOLEY & ASSOCIATES
Accountants and Auditors
209 WEST JACKSON BLVD – SUITE 404
CHICAGO, ILLINOIS 60606

Member
AMERICAN INSTITUTE OF
CERTIFIED PUBLIC ACCOUNTANTS
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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

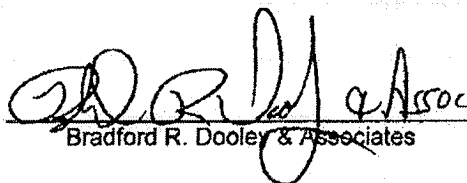
To the Member
of Tontine Investment Group, LLC

We have audited the accompanying statement of financial condition of Tontine Investment Group, LLC as of December 31, 2016, and the related statements of income (loss), changes in member's equity, and cash flows for the year then ended. These financial statements are the responsibility of Tontine Investment Group, LLC's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Tontine Investment Group, LLC as of December 31, 2016, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

The supplemental information, which is comprised of the Net Capital Computation, Computation for Determination of Reserve Requirements under Rule 15c3-3, and Information Relating to Possession or Control Requirements under Rule 15c3-3, has been subjected to audit procedures performed in conjunction with the audit of Tontine Investment Group, LLC's financial statements. The supplemental information is the responsibility of Tontine Investment Group, LLC's management. Our audit procedures included determining whether the supplemental information reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental information. In forming our opinion on the supplemental information, we evaluated whether the supplemental information, including its form and content, is presented in conformity with 17 C.F.R. §240.17a-5. In our opinion, the supplemental information is fairly stated, in all material respects, in relation to the financial statements as a whole.


Bradford R. Dooley & Associates

Chicago, Illinois
April 7, 2017

TONTINE INVESTMENT GROUP, LLC
(A Florida Limited Liability Company)
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 2016

ASSETS

Current Assets

Cash	\$	8,580
Receivable from former Officer		5,519

Total Current Assets	\$	<u>14,099</u>
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Other Assets

Flex-Funding Daily Account		1
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Total Other Assets	\$	<u>1</u>
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TOTAL ASSETS	\$	<u>14,099</u>
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LIABILITIES AND MEMBER'S EQUITY

Accounts Payable and accrued expenses	\$	2,546
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Member's Equity	\$	<u>11,553</u>
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TOTAL LIABILITIES & MEMBER'S EQUITY	\$	<u>14,099</u>
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**The accompanying notes are an intergral part of these financial statements*

TONTINE INVESTMENT GROUP, LLC
(A Florida Limited Liability Company)
STATEMENT OF INCOME (LOSS)
FOR THE YEAR ENDED DECEMBER 31, 2016

Income		
Other Revenue	\$	<u>0</u>
Total Income	\$	<u>0</u>
Expenses		
Bank Service Charges	\$	60
Corp Licensing	\$	169
CRD	\$	9,470
Comp & Internet Exp	\$	1,013
Office Supplies	\$	1,510
Professional Fees - Sub	\$	<u>77,791</u>
Total Expenses	\$	<u>90,013</u>
Net Income (Loss)	\$	<u>(90,013)</u>

**The accompanying notes are an integral part of these financial statements*

TONTINE INVESTMENT GROUP, LLC
(A Florida Limited Liability Company)
STATEMENT OF CHANGES IN MEMBER'S EQUITY
AS OF DECEMBER 31, 2016

Balance, beginning of year January 1, 2016	\$ 6,014
Member's contributions	\$ 95,552
Net income (loss)	\$ <u>(90,013)</u>
Balance, end of year December 31, 2016	\$ <u>11,553</u>

**The accompanying notes are an integral part of these financial statements*

TONTINE INVESTMENT GROUP, LLC
(A Florida Limited Liability Company)
STATEMENT OF CASH FLOWS
AS OF DECEMBER 31, 2016

CASH FLOWS FROM (TO) OPERATING ACTIVITIES

Net Income (Loss)	\$	(90,013)
Adjustments to reconcile net income (loss) to net cash from (to) operating expenses		
(Increase) Decrease in:		
Flex Funding Account	\$	3
Receivable from former officer	\$	(5,519)
(Increase) Decrease in:		
Accounts payable & accrued expenses	\$	2,546
Net cash flows from (to) operating activities	\$	(92,983)

CASH FLOW FROM (TO) FINANCING ACTIVITIES

Capital Contributions	\$	95,552
Net increase (decrease) in cash	\$	2,569
Cash and cash equivalents at beginning of year	\$	6,011
Cash and cash equivalents at end of year	\$	8,580

Note: Net operating loss includes \$2,546 un-paid liability for audit.

**The accompanying notes are an integral part of these financial statements*

NOTES TO FINANCIAL STATEMENTS

Note 1- ORGANIZATION AND SIGNIFICANT ACCOUNTING POLICIES

Organization and business

Tontine Investment Group, LLC is a Florida limited liability company formed on April 5, 2010 to engage in business as a broker-dealer. The Company's primary business activity is the sale of private placements, and the sale of mutual funds. The Company is registered with the Securities and Exchange Commission ("SEC") and is a member of the Financial Regulatory Authority, Inc. ("FINRA").

15c3-3 Exemption

As the Company does not hold customer securities or perform custodial functions relating to customer accounts, it is therefore exempt from the possession and control requirement of rule 15c3-3 under 15c3-3(k)(2)(i).

Revenue recognition

The Company records fee income when earned. Fees that are not known at the date the transaction is made or are not estimable are recorded when received.

Income Taxes

The Company is not considered a separate taxable entity for tax purposes. All of the Company's income reported to the Internal Revenue Service is taxed at the member level.

The Company is required to determine whether a tax position is more likely than not to be sustained upon examination by the applicable taxing authority, including resolution of any tax related appeals or litigation processes, based on the technical merits of the position. The Company files an income tax return in the U.S. federal jurisdiction, and may file income taxes in various U.S. states. The Company is not subject to income tax return examinations by major taxing authorities for years before 2012. The tax benefit recognized is measured as the largest amount of benefit that has a greater than fifty percent likelihood of being realized upon ultimate settlement. De-recognition of a tax benefit previously recognized results in the Company recording a tax liability that reduces net assets. However, the Company's conclusions regarding this policy may be subject to review and adjustment at a later date based on factors including, but not limited to, on-going analyses of and changes to tax laws, regulations and interpretations thereof. The Company recognizes interest accrued related to unrecognized tax benefits and penalties related to unrecognized tax benefits in income taxes payable, if assessed. No interest or penalties have been recognized as of and for the year ended December 31, 2016.

1017 – Continued Membership Application and Approval

The company underwent a 1017 change in ownership with Finra during the 2016 fiscal year, resulting in a change of ownership and the addition of 3 new business lines; (i) private placement of securities, (ii) VLA and (iii) mutual fund sales. As of May 2016, the new owner of the company is Tontine Holdings, LLC.

NOTES TO FINANCIAL STATEMENTS

Note 1- SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (concluded)

Use of Estimates

The generation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Note 2 - NET CAPITAL REQUIREMENTS

Pursuant to the net capital provisions of Rule 15c3-1 of the Act, the Company is required to maintain a minimum net capital, as defined under such provisions. At December 31, 2016, the Company had net capital and net capital requirements of \$6,034 and \$5,000, respectively. The Company's net capital ratio (aggregate indebtedness to net capital) was 0.42 to 1. According to Rule 15c3-1, the Company's net capital ratio shall not exceed 15 to 1.

Note 3 - FINANCIAL INSTRUMENTS, OFF-BALANCE SHEET RISK AND CONTINGENCIES

The Company received no fees from unrelated counterparts. Accordingly, the Company is not exposed to counterparty risk in the event the counterparties default on their obligations to the Company.

The Company's financial instruments, including cash and other assets, are carried at amounts that approximate fair value due to the short-term nature of those instruments.

Note 4 – CONTINGENCIES AND COMMITMENTS

The company does not have any rent or lease obligations, as it is using space already provided by the executive officers.

Note 5 – RECEIVABLE FROM FORMER OFFICER

The Firm currently holds a receivable in the amount of \$5,519 from a former officer that it has a dispute with. The Firm plans to pursue collection of the receivable in the near future.

Note 6 – RELATED PARTY

The company was acquired by Tontine Holdings, LLC in May of 2016. There were no significant transactions with respect to Tontine Holdings, LLC except for capital contributions.

Note 6 - SUBSEQUENT EVENTS

The Company has performed an evaluation of subsequent events through the date the financial statements were issued. The evaluation did not result in any subsequent events that required disclosures and/or adjustments.

SUPPLEMENTAL INFORMATION

TONTINE INVESTMENT GROUP, LLC

NET CAPITAL COMPUTATION

	December 31, 2016
Total Equity	\$ 14,098.87
Less:	
NON-CURRENT ASSETS	\$ 5,518.81
NET CAPITAL BEFORE OTHER DEDUCTIONS	\$ 8,580.06
OTHER DEDUCTIONS	\$ (2,546.00)
NET CAPITAL	\$ 6,034.06
MINIMUM CAPITAL REQUIREMENT	\$ 5,000.00
EXCESS NET CAPITAL	\$ 1,034.06
AGGREGATE INDEBTEDNESS	\$ 2,546.00
AGGREGATE INDEBTEDNESS RATIO	0.42

There are no material differences between the above computation and the Company's corresponding unaudited Part II A of form X-17A-5 as of December 31, 2016

TONTINE INVESTMENT GROUP, LLC
(A Florida Limited Liability Company)
COMPUTATION FOR DETERMINATION OF RESERVE REQUIREMENTS
UNDER RULE 15c3-3
AS OF DECEMBER 31, 2016

None, the Company is exempt from Rule 15c3-3 pursuant to provisions of subparagraph (k)(2)(i).

TONTINE INVESTMENT GROUP, LLC
(A Florida Limited Liability Company)
INFORMATION RELATING TO POSSESSION OR CONTROL REQUIREMENTS
UNDER RULE 15c3-3
AS OF DECEMBER 31, 2016

None, the Company is exempt from Rule 15c3-3 pursuant to provisions of subparagraph (k)(2)(i).

There are no material differences between the above computation and the Company's corresponding unaudited Part II A of form X-17A-5 as of December 31, 2016

TONTINE INVESTMENT GROUP, LLC
(A Florida Limited Liability Company)

REVIEW OF EXEMPTION REPORT
DECEMBER 31, 2018

BRADFORD R. DOOLEY & ASSOCIATES
Accountants and Auditors
209 WEST JACKSON BLVD – SUITE 404
CHICAGO, ILLINOIS 60606

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Member
of Tontine Investment Group, LLC

We have reviewed management's statements, included in the accompanying exemption report, in which (1) Tontine Investment Group, LLC (the "Company") identified the following provisions of 17 C.F.R. §15c3-3(k) under which the Company claimed an exemption from 17 C.F.R. §240.15c3-3: (2)(i) (the "exemption provisions") and (2) the Company stated that the Company met the identified exemption provisions throughout the most recent fiscal year without exception. The Company's management is responsible for compliance with the exemption provisions and its statements.

Our review was conducted in accordance with the standards of the Public Company Accounting Oversight Board (United States) and, accordingly, included inquiries and other required procedures to obtain evidence about the Company's compliance with the exemption provisions. A review is substantially less in scope than an examination, the objective of which is the expression of an opinion on management's statements. Accordingly, we do not express such an opinion.

Based on our review, we are not aware of any material modifications that should be made to management's statements referred to above for them to be fairly stated, in all material respects, based on the provisions set forth in paragraph (k)(2)(i) of Rule 15c3-3 under the Securities Exchange Act of 1934.


Bradford R. Dooley & Associates

Chicago, Illinois
April 7, 2017

TONTINE INVESTMENT GROUP, LLC
(A Florida Limited Liability Company)
EXEMPTION REPORT
FOR THE YEAR ENDED DECEMBER 31, 2016

The Company is a registered broker-dealer subject to Rule 17a-5 promulgated by the Securities and Exchange Commission (17 C.F.R. § 240.17a-5, "Reports to be made by certain brokers and dealers."). This Exemption Report was prepared as required by 17 C.F.R. § 240.17a-5(d)(1) and (4).

The Company claimed an exemption from 17 C.F.R. § 240.15c3-3 pursuant to the provisions in subparagraph (k)(2)(i).

The Company met the identified exemption provisions in § 240.15c3-3(k)(2)(i) throughout the most recent fiscal year without exception.

Tontine Investment Group, LLC

I, Christopher Driscoll, affirm that, to the best of my knowledge and belief, this Exemption Report is true and correct.

April 7, 2017

By:


Christopher Driscoll - CEO

The accompanying notes are an integral part of these financial statements