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TES Capital Expands Access to Singapore’s Resale Insurance Policy Market as Policyholders Review Financial Commitments

Singapore-based traded endowment specialist helps policyholders unlock cash from insurance policies while providing investors access to traded endowment plans.

TES Capital in Singapore

SINGAPORE, July 21, 2026 /EINPresswire.com/ -- As more policyholders in Singapore review their insurance premiums, cash flow needs, and long-term financial commitments, TES Capital Investments Pte Ltd is strengthening public awareness of the resale insurance policy market, where eligible life insurance and endowment policies can be sold instead of surrendered directly to insurers.

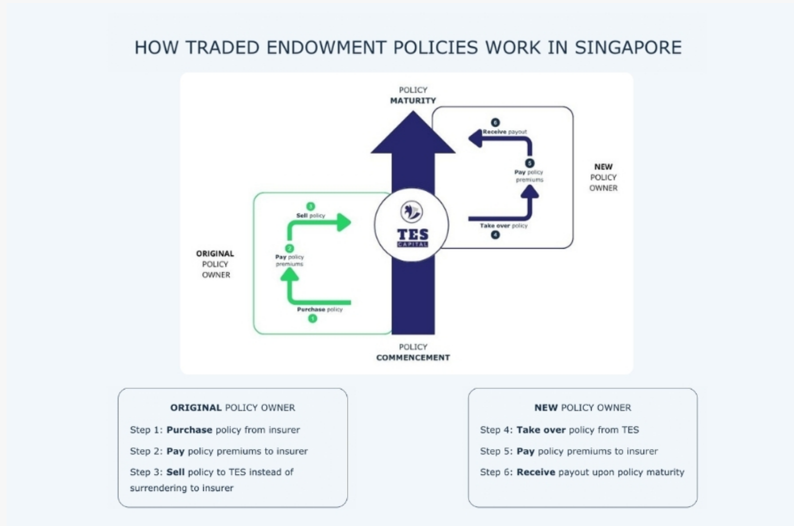
TES Capital serves policyholders seeking liquidity from eligible insurance policies, as well as investors seeking access to traded endowment plans. The company helps policyholders explore an alternative to surrendering their policies while providing investors access to selected second-hand endowment plans with established policy terms, maturity timelines, and documented transfer processes.

> “As Singaporeans review cash flow and long-term financial commitments, TES provides transparent valuations, clear documentation and professional guidance so everyone can make informed decisions.”
>
> *Chan Wan-Hong*

Many Singaporeans hold life insurance and endowment policies as part of long-term financial planning. However, changing priorities, premium commitments, or urgent cash-flow needs may lead some policyholders to consider surrendering their policies before maturity. TES Capital helps policyholders understand the resale options available before deciding whether to surrender an insurance policy.

For many policyholders, surrendering a policy directly to the insurer is often seen as the default route. However, certain eligible life insurance and endowment policies may hold resale value in the secondary market. TES Capital helps policyholders explore whether [selling their insurance policy]() in the secondary market may provide a higher value than surrendering it directly to the insurer, subject to policy type, valuation and transfer eligibility.

TES team in Singapore



How traded endowments work

For policyholders, TES Capital acquires eligible life insurance, endowment, and investment-linked policies for cash. The process includes policy valuation, transfer documentation, and payment upon completion. The company focuses on helping policyholders realise value from policies they no longer wish to retain while providing clear guidance throughout the transaction.

For investors, TES Capital provides access to carefully selected traded endowment plans, also known as second-hand endowment policies. These are existing life insurance or endowment policies purchased from the original policyholders with no change to their original contractual terms. The buyer takes over policy ownership, future premium obligations, and eventual policy benefits according to the policy's stated terms.

A resale insurance policy is an existing insurance policy transferred from the original policyholder to another buyer. The ownership and policy benefits are assigned to the new owner through the required transfer process. In Singapore, these policies are commonly referred to as traded endowment plans, traded endowment policies, resale insurance policies, or second-hand endowment policies.

TES Capital places emphasis on informed decision-making for both sellers and investors. Policyholders are encouraged to understand surrender value, resale valuation, policy loans, and transfer requirements before proceeding. Investors are encouraged to review remaining premium obligations, maturity timelines, and projected maturity values before acquiring any traded endowment policy.

The Monetary Authority of Singapore (MAS) does not regulate the sale, purchase, or distribution of traded endowment plans. As a result, transparency, documentation, and informed client decision-making remain particularly important within Singapore's resale insurance policy market.

TES Capital's leadership adds financial discipline to the company's role in the traded endowment market. Executive Director Chan Wan Hong brings more than two decades of experience in corporate finance, investment banking, and financial leadership. He is a Chartered Financial Analyst and an alumnus of Columbia Business School and Lincoln University, with experience as an investment banker and former Chief Financial Officer for a major Indonesian conglomerate.

"Many policyholders are unaware that surrendering an insurance policy is only one option. As Singaporeans review their cash flow, premium commitments and long-term financial plans, our role is to provide transparent valuations, clear documentation and professional guidance so both policyholders and investors can make informed decisions," said Chan Wan Hong, Executive Director of TES Capital Investments Pte Ltd.

TES Capital serves as a professional intermediary in Singapore's resale insurance policy market, supporting policyholders seeking liquidity while providing investors access to investment-grade traded endowment plans across a range of maturity timelines and investment objectives. Through its focus on transparency, documentation and professional guidance, the company aims to improve awareness and understanding of Singapore's resale insurance policy market.

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