Here’s some text from Naviplan’s website that pretty much clearly states that they’re forcing everyone to work in their cloud, just because it makes more money for them, not you:

“With the most recent NaviPlan release, as of September 30, 2013 we will focus NaviPlan new features and updates on only the latest application, to ensure our partners are receiving the optimal return on their investment in our products.”

Translated via the filter oft truth: We put [NaviPro](http://www.toolsformoney.com/naviplan_financial_planning_software_evaluation.htm) in the clouds because that’s the only way we can lower our expenses enough to survive, and/or enable the current group of investors (that are keeping us alive) to make enough money to recoup their investments.

Then as you can read below, wherever NaviPlan and Financial Profiles resides, corporate chaos (consolidating, downsizing, outsourcing, clouding, regrouping, rebranding, renaming, rebooting, re-focusing and re-doubling of efforts, etc.) is soon to come. This seven-year itch is because of industry “negative-growth,” that started in 2000 and has yet to end. Then they had to raise their prices way too much and make you commit to buying for more than one year, just to be barely profitable. Now prices are so high that their main customer base (dummy BD Reps) are buying their software from “fake financial planning” vendors (like [MoneyGuidePro](http://www.toolsformoney.com/moneyguidepro_financial_planning_software_evaluation.htm)). So there’s little-to-no bottom-line corporate profits from selling this kind of software anymore, because of the meltdown (and for comprehensive financial plan software, like NaviPlan, [the death of estate planning in general was their death knell because that’s what fueled their growth in the first place, which suckered investors’ like Vista, into thinking this was a growth industry and they were going to flip it to get rich quick](http://www.toolsformoney.com/estate_planning_software.htm)). So in my stupid little opinion, Advicent and NaviPro are walking zombies that nobody can bring back to life. There will be good days and bad days, but it’s [just going to muddle through like this until the cows come home, like most everything else in the financial services industry](http://www.toolsformoney.com/money_ebook.htm).



























