UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 28, 2026

UFP INDUSTRIES, INC.

(Exact name of registrant as specified in its charter)

Michigan	**0-22684**	**38-1465835**
(State or other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

2801 East Beltline, NE, Grand Rapids, Michigan	**49525**
(Address of Principal Executive Offices)	(Zip Code)

Registrant's telephone number, including area code: **(616) 364-6161**

None
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425).

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12).

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)).

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)).

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock	UFPI	The NASDAQ Stock Market, LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01. Regulation FD Disclosure.

Attached as Exhibit 99.1 is the Company's current version of its third quarter 2026 Investor Relations Presentation provided to investors and posted on the Company's investor website at ufpinvestor.com.

The information in this Form 8-K and the attached Exhibit shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall they be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

Item 9.01. Exhibits.

Exhibits

99.1	2026 Investor Relations Presentation.
104	Cover Page Interactive File (the cover page XBRL tags are embedded in the Inline XBRL document).

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: October 28, 2026

UFP INDUSTRIES, INC.
(Registrant)

By: /s/ Michael R. Cole
Michael R. Cole
Chief Financial Officer,
Principal Financial Officer and
Treasurer

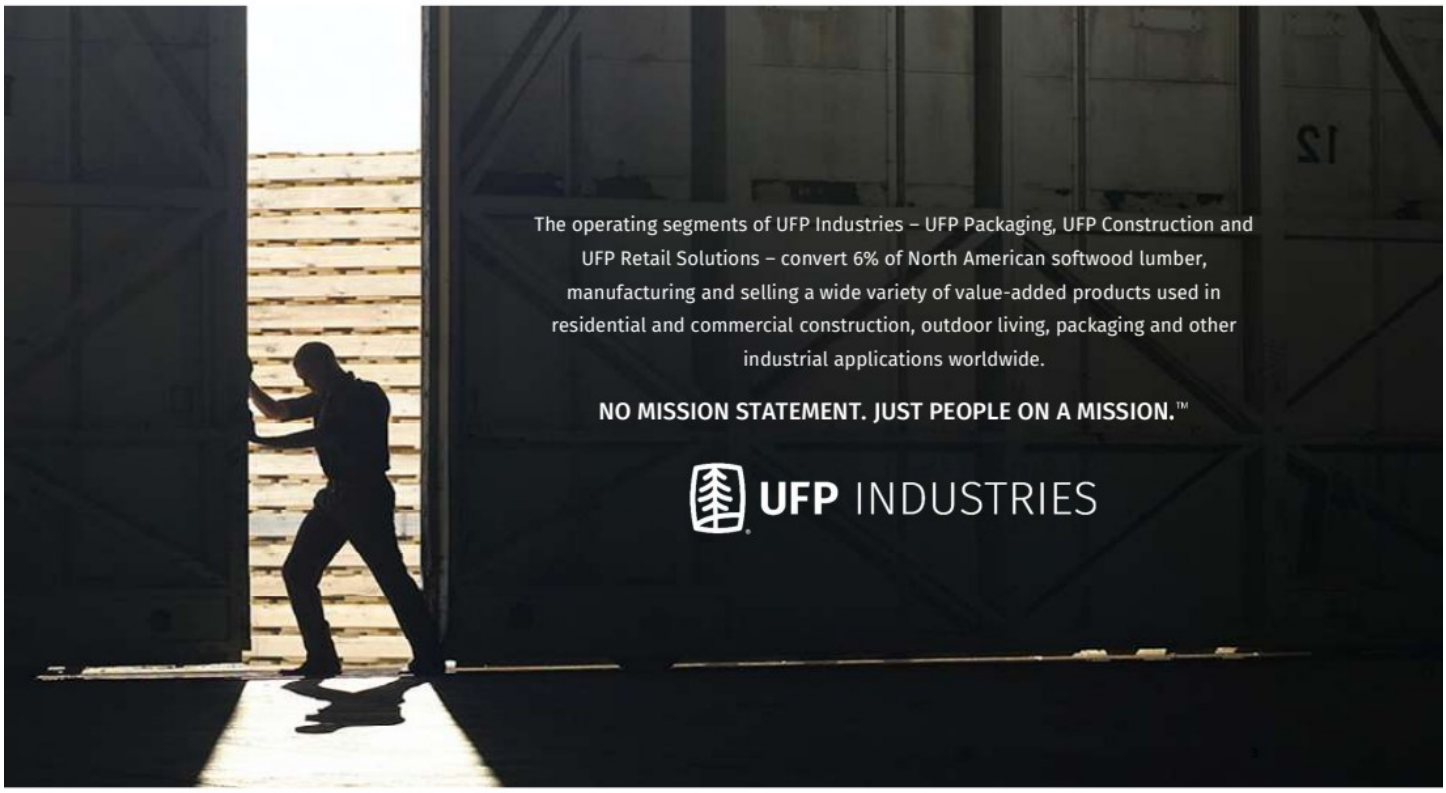

UFP INDUSTRIES
INVESTOR RELATIONS PRESENTATION
Results through September 26, 2026
Deckorators Voyage Decking
with Surestone Technology

UFP INDUSTRIES, INC.

Please be aware that statements included in this presentation that are not historical are forward-looking statements within the meaning of Section 21E of the Securities Exchange Act, as amended, and are based on management's beliefs, assumptions, current expectations, estimates, and projections about the markets we serve, the economy, and the company itself. Words like "anticipates," "believes," "confident," "estimates," "expects," "forecasts," likely," "plans," "projects," "should," variations of such words, and similar expressions identify such forward-looking statements. These statements do not guarantee future performance and involve certain risks, uncertainties and assumptions that are difficult to predict with regard to timing, extent, likelihood and degree of occurrence. The Company does not undertake to update forward-looking statements to reflect facts, circumstances, assumptions or events that occur after the date the forward-looking statements are made. Actual results could differ materially from those included in such forward-looking statements. Investors are cautioned that all forward-looking statements involve risks and uncertainty. Among the factors that could cause actual results to differ materially from forward-looking statements are the following: Fluctuations in the price of lumber; adverse or unusual weather conditions; adverse conditions in the markets we serve; government regulations, particularly involving environmental and safety regulations; and our ability to make successful business acquisitions. Certain of these risk factors as well as other risk factors and additional information are included in the Company's reports on Form 10-K and 10-Q on file with the Securities and Exchange Commission.

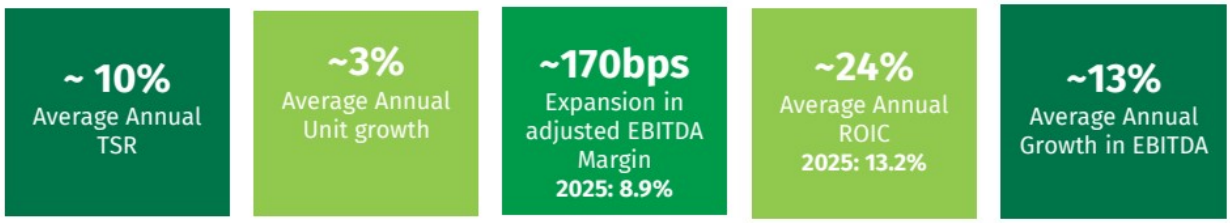
Non-GAAP Financial Information: This presentation includes certain financial information not prepared in accordance with U.S. GAAP. Because not all companies calculate non-GAAP financial information identically (or at all), the presentations herein may not be comparable to other similarly titled measures used by other companies. Management uses adjusted EBITDA, adjusted EBITDA margin, return on invested capital, free cash flow, and liquidity, non-GAAP financial measures, in order to evaluate historical and ongoing operations. Management believes that these non-GAAP financial measures are useful in order to enable investors to perform meaningful comparisons of historical and current performance. These non-GAAP financial measures are intended to supplement and should be read together with the financial results. These non-GAAP financial measures should not be considered an alternative or substitute for, and should not be considered superior to, the reported financial results. Accordingly, users of this financial information should not place undue reliance on the non-GAAP financial measures.

This presentation is the property of UFP Industries, Inc. Any redistribution, retransmission, or reprinting of this presentation in any form without the express written consent of UFP Industries is strictly prohibited.


The operating segments of UFP Industries – UFP Packaging, UFP Construction and UFP Retail Solutions – convert 6% of North American softwood lumber, manufacturing and selling a wide variety of value-added products used in residential and commercial construction, outdoor living, packaging and other industrial applications worldwide.
NO MISSION STATEMENT. JUST PEOPLE ON A MISSION.™
UFP INDUSTRIES

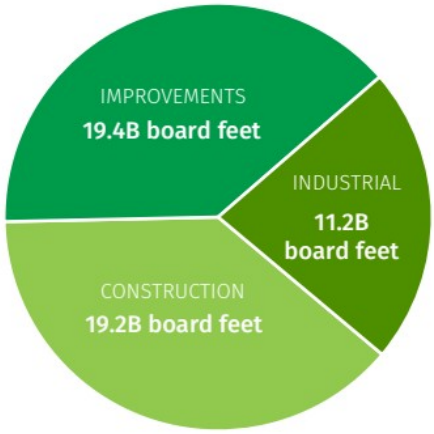
UFP Industries is focused on driving above market growth and compounding margins higher over time while maintaining best-in-class ROIC.

5 YEAR PERFORMANCE*

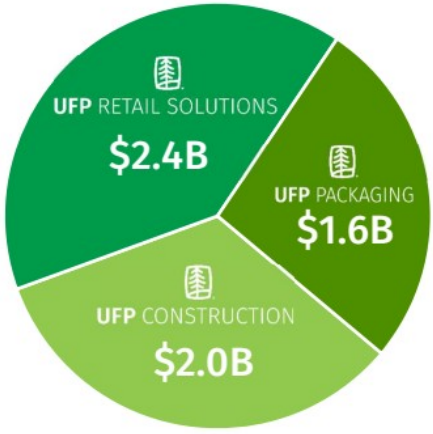


* Five years ending 2025

UFP has built-in scale advantage as the largest converter of softwood lumber in fragmented North American market



TOTAL SOFTWOOD CONSUMPTION BY END MARKETS*



UFP 2025 REVENUE BY BUSINESS SEGMENTS

*Source: Forest Economic Advisors. Improvements = Retail. Industrial = Packaging

UFP AT A GLANCE









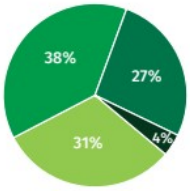


Business segments and markets

UFP RETAIL SOLUTIONS
$2.4B
Big box, independents, & buying co-ops

UFP CONSTRUCTION
$2.0B
Single-, multi-family and factory-built housing, commercial, concrete formers

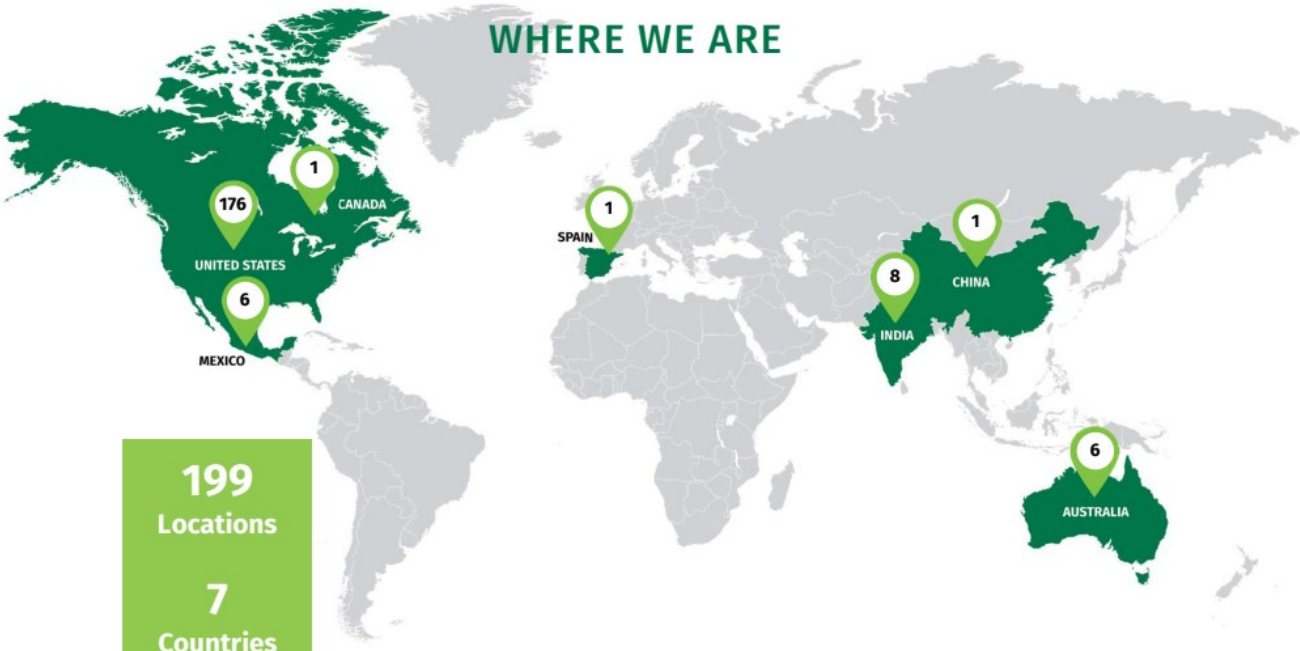
Based on Q3 2026 TTM Net Sales



UFP PACKAGING
$1.7B
Industrial manufacturers, OEM's, agricultural and logistics

UFP INTERNATIONAL
$0.3B
Overseas trading, manufacturing and design assets offering packaging solutions in nine countries

WHERE WE ARE



199
Locations

7
Countries

BUSINESS MODEL PROVIDES SUSTAINABLE COMPETITIVE ADVANTAGES

Scale through Diversification

As North America's largest buyer of softwood lumber, UFP owns scale advantage in sourcing and in serving the three largest softwood end markets – residential construction, retail building products and industrial packaging.

RESULT:

- Hedge against cyclicality and customer concentration
- Advantages in procurement and product mix diversification
- Risk mitigation, including against lumber market volatility.

Incentives Aligned With Shareholders

Each of our 199 operations is a profit center, managed by people who are required to own stock, and are compensated on a combination of pre-bonus operating profit and return on investment.

RESULT:

- Efficient capital allocation
- High ROIC
- *Insiders and employees own more than 11% of shares outstanding**

Commitment To Innovation

While in its early stages, a strategic and growing focus on innovation has brought the company and its customers a steady stream of new products and services.

RESULT:

- Robust pipeline of new products
- New customers and markets
- Higher EBITDA margins

Culture

Teamwork, accountability, devotion to the customer and internal competition create a results-driven culture that drives personal and professional growth throughout the organization.

RESULT:

- 71 straight years of profitability
- Average tenure of 23 years for our 64 most senior executives.

Structure

In 2020 the company created an operating structure based on management of market segments rather than geography, bringing greater focus.

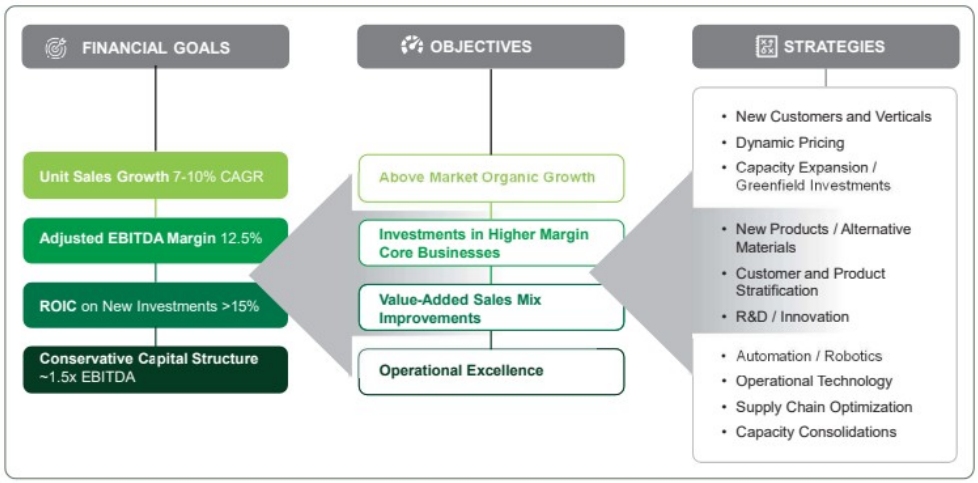
RESULT:

Improved performance from

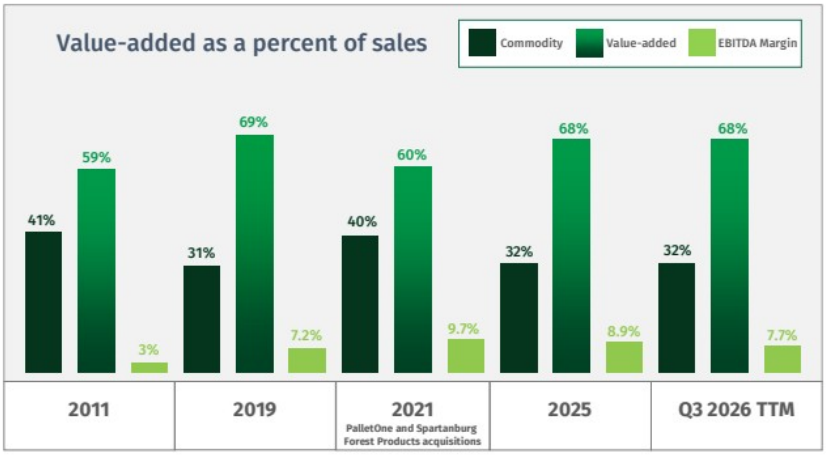
- Greater alignment with customers
- Quicker introduction of new, value-added products
- Better, more rapid decision making

*Form 5 and employee compensation plan reports

FINANCIAL GOALS, OBJECTIVES AND STRATEGIES



VALUE-ADDED SALES



Value-added products improve mix, raise adjusted EBITDA margins

ALTERNATIVE MATERIALS MANUFACTURING GROWTH

Investments in value-added adjacencies add to TAM

	Core/Historical	Current state/Future scaling growth via capex and M&A	
CONSTRUCTION	 Wood Components	 Light Gauge Metal Components	 Aluminum Balconies and accessories
RETAIL	 Pressure-Treated Lumber	 Deckorators Surestone™ Technology Decking & Railing	
PACKAGING	 Wood Crates	 Mixed Material Crates Wood, Foam, Metal, Corrugate	 Steel Crates

BROADER MARKET OPPORTUNITIES | MARGIN ENHANCEMENT | INCREASED WALLET SHARE

INNOVATION AND NEW PRODUCTS

INNOVATION ACCELERATOR

In 2022 we launched our Innovation Accelerator to:

- Bring new products and services to market faster
- Spur internal growth in new capabilities, products and processes
- Drive faster scale and synergy through rapid iteration

UFP VENTURE FUND

In 2023 we started the UFP Venture Fund to:

- Spur external growth through late-stage development and early-stage commercialization opportunities
- Empower entrepreneurs to build businesses, services, and products that can transform our industry
- Commit an investment of $100 million over 5 years to meet our development goals

The company is making investments to

- Develop value-added use of manufacturing residuals
- Enhance our supply chains
- Add automation across business segments to increase efficiencies
- Address a shortage of skilled labor
- Create alternative product lines in close adjacencies to our current business
- Source new technology solutions to spur growth and enhance productivity

Commitment to innovation moves the company steadily up the value chain.

BUSINESS SEGMENTS

UFP RETAIL SOLUTIONS



Q3 2026 TTM Net Sales



ProWood Group
$2.0 Billion

Deckorators
$355 Million

UFP Edge
$93 Million

Commodity 49%	Value Added 51%

New products 9.8% of net sales

UFP PACKAGING



Q3 2026 TTM Net Sales



Structural Packaging
$1.0 Billion

PalletOne
$553 Million

Protective Packaging Solutions
$87 Million

Commodity 24%	Value Added 76%

New products 11.8% of net sales

UFP CONSTRUCTION



Q3 2026 TTM Net Sales



Site Built
$678 Million

Factory Built
$817 Million

Commercial
$291 Million

Concrete Forming Solutions
$198 Million

Commodity 20%	Value Added 80%

New products 4.4% of net sales

UFP RETAIL SOLUTIONS

TREATED & DECK SPECALTIES

Pressure-treated lumber, decking, handrail, stairs, balusters, lattice, accessories

FENCE, LAWN & GARDEN

Wood and vinyl fence, planters, garden beds, picnic tables

BUILDING MATERIALS

ProWood FR, project panels, short boards & dimensional, stakes, finger-joint studs, furring strips, more

Wood- and mineral-based composite decking, railing and accessories.* Aluminum fence manufacturing and fabrication.

Premium siding, pattern, trim; interior accent wall products



On-trend brands to all major building products retailers, backed by best-in-class in-store and e-commerce support

*Sales mix is 72% to Big Box customers and 28% to one- and two-step distribution as of Q3 2026 YTD.

UFP PACKAGING

Structural Packaging

Wood, steel, foam and corrugated for mixed material crates and specialty containers; hard cases, lumber processing, logistics solutions and onsite packaging services



PalletOne

Machine-built pallets; design, engineering and testing



Protective Packaging

Corrugated conversion, stretch/shrink films, labels, strapping, hardware and software solutions for all industries



Innovative packaging solutions and components backed by a global manufacturing footprint and the industry's leading engineering, design, and integrated service teams

UFP CONSTRUCTION

Site-Built

Roof trusses, wall panels, floor systems and framing services for residential and light commercial builders. Sales are approx. 70% single family, 30% multifamily.



UFPConstruction.com

Factory-Built

Floor, wall and roof panels, cabinet components, countertops and milled components for modular and manufactured homes; Components for RV/cargo trailer and mobile offices.



Commercial

Turnkey project management of consumer environment and architectural interiors; design, development, engineering, manufacturing, assembly, distribution and installation.



IDXCorporation.com

questdisplays.com

Concrete Forming

Offsite prefabrication of value-add formwork, aluminum horizontal shoring and vertical forming solutions for use in infrastructure; elevated structural concrete construction projects.



Single-source designer and manufacturer of building components, concrete forms, framing, exterior and interior finishing programs to make building processes run at maximum efficiency

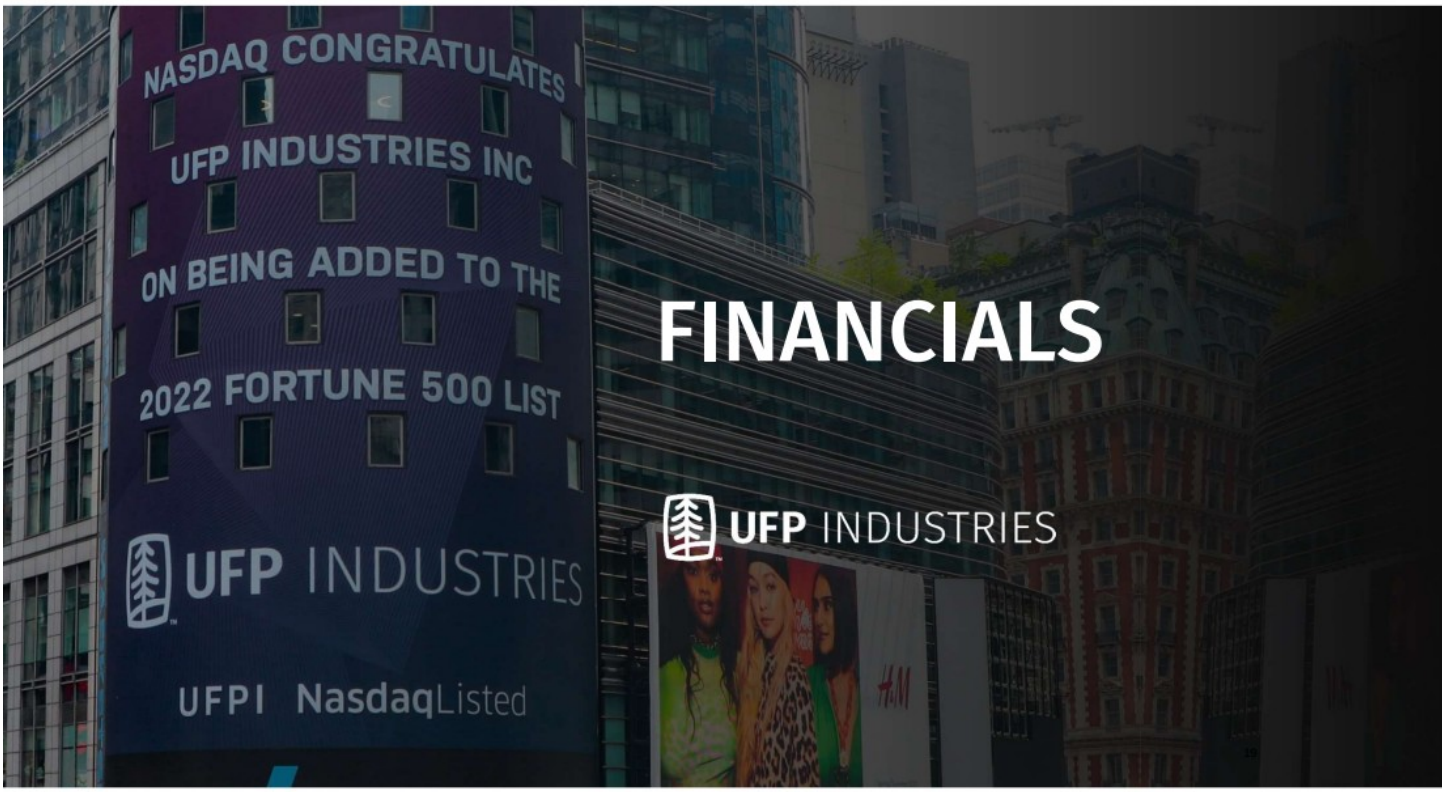
SEGMENT DEMAND AND FORWARD OUTLOOK

	UFP RETAIL SOLUTIONS	UFP PACKAGING	UFP CONSTRUCTION
			
MACRO DRIVERS	• Repair and remodel activity • Aged housing stock • Housing turnover	• PMI • Durable Goods • Industrial Production	• Affordability challenges remain • Housing shortage • Mortgage rates
INDUSTRY/CONSUMER TRENDS	• Home equity at historic highs, but HELOC rates elevated as well • Consumers delaying larger projects • Lock-in mortgage effect	• Demand decrease across most verticals and excess capacity pressuring pricing • On/nearshoring manufacturing • Vendor consolidation at customers of scale	• Smaller new build floorplans • Builder incentives driving activity • Depressed mortgage application and refinance activity
SHORT-TERM OUTLOOK	• Demand down low-single digits • Pricing pressures	• Demand down low-single digits • Pricing pressures	• Demand down low-single digits • Pricing pressures

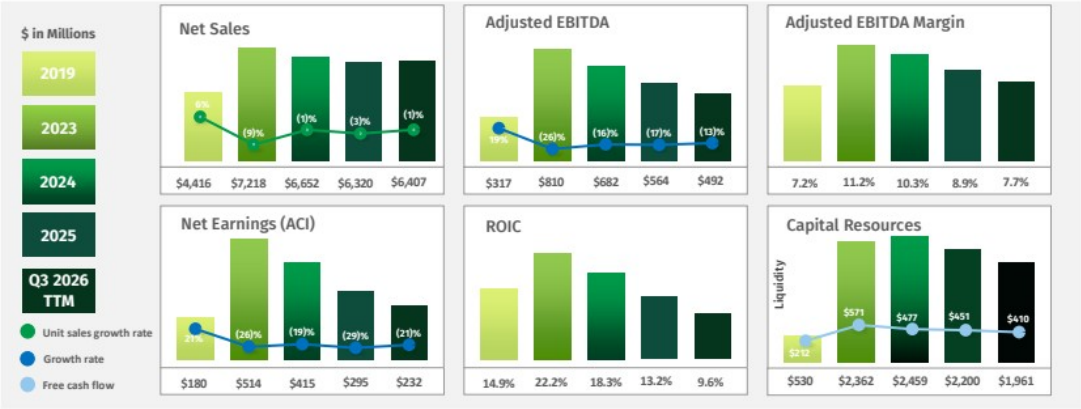
SUSTAINABILITY CONTINUUM

We believe profitability, asset values and shareholder return are optimized by acting responsibly, and that our investors experience higher sustainable returns when we support our customers, employees and communities. Our views on ESG and maintaining a sustainable enterprise can be found **here**.




NASDAQ CONGRATULATES
UFP INDUSTRIES INC
ON BEING ADDED TO THE
2022 FORTUNE 500 LIST
UFP INDUSTRIES
UFPI NasdaqListed
FINANCIALS
UFP INDUSTRIES

OUR PERFORMANCE



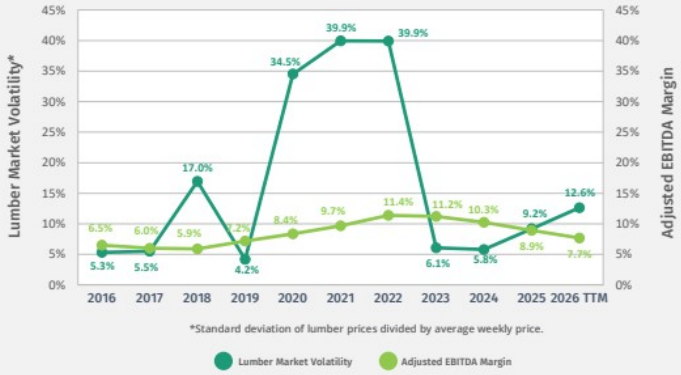
Strong track record of growth and performance improvement with emphasis on improving gross profit dollars per unit sold and ROIC.

Q3 2026 TTM Adjusted EBITDA Margin exceeds 2019 by ~50 bps (over 200 bps excluding freight).

Non-GAAP Financial Information: *Please visit ufpinvestor.com for reconciliation to related GAAP measurement.*

MANAGING LUMBER MARKET RISK

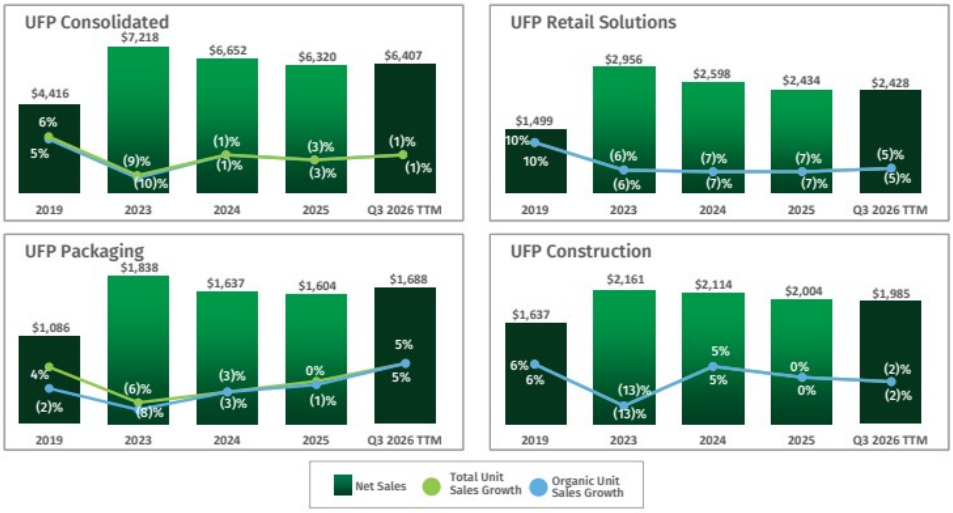
- Level of lumber prices does not drive profitability
- Sequential trends impact profit per unit
- Balanced mix of variable and fixed-price products mitigate risk



Balanced business model mitigates lumber price volatility and drives stable profit per unit.

Non-GAAP Financial Information: *Please visit ufpinvestor.com for reconciliation to related GAAP measurement.*

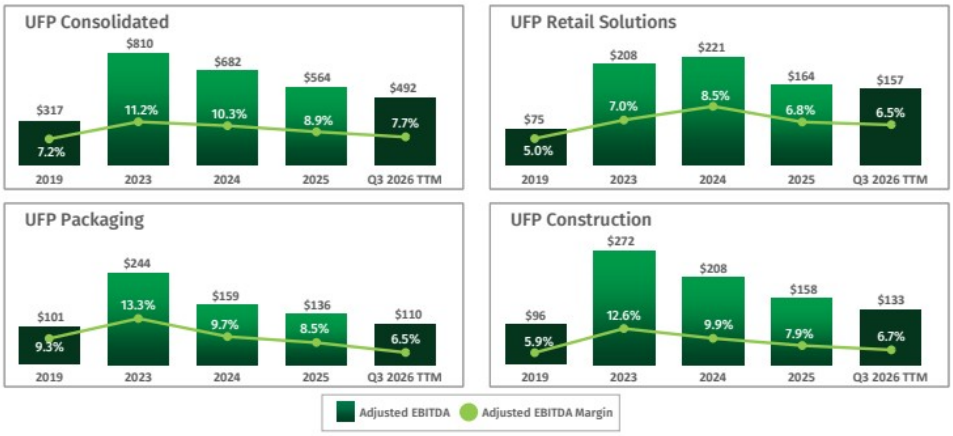
NET SALES (in millions)



LONG-TERM GOAL

Unit sales growth of 7% to 10%, including small acquisitions

ADJUSTED EBITDA (in millions)



Consolidated Q3 2026 TTM Adjusted EBITDA Margin exceeds 2019 by ~50 bps (over 200 bps excluding freight).

LONG-TERM MARGIN DRIVERS

New management structure; Value-added mix improvements, including new branded products, solutions selling, and value-based pricing; Operational improvements, technology, and automation

LONG-TERM GOAL

12.5% Adjusted EBITDA margin

Non-GAAP Financial Information: *Please visit ufpinvestor.com for reconciliation to related GAAP measurement.*

ADJUSTED EBITDA AND UNIT SALES GROWTH

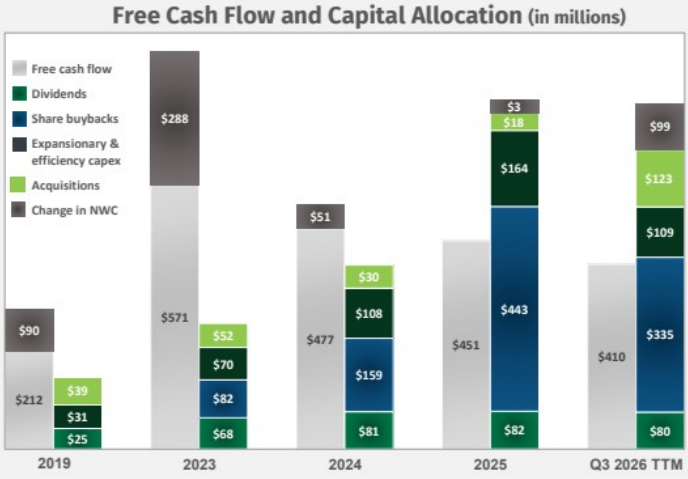


Long-Term Goal: Achieve adjusted EBITDA growth exceeding unit sales growth

Non-GAAP Financial Information: *Please visit ufpinvestor.com for reconciliation to related GAAP measurement.*

BALANCED USE OF FREE CASH FLOW

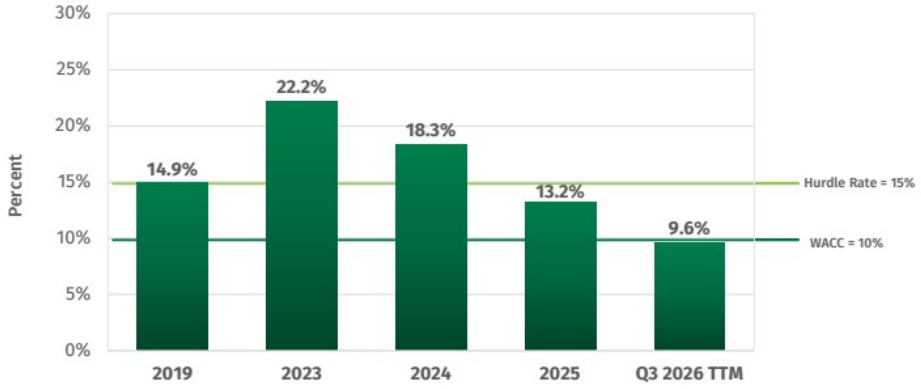
- Acquisitions to contribute half of our total long-term annual unit sales growth
- CapEx plan of $150M to $175M in 2026
- Opportunistic share repurchases and to offset issuances. Current authorization has $198M remaining as of October 28, 2026, expires April 30, 2027.
- Increasing dividends in line with long-term growth in earnings and free cash flow
- Committed to maintaining conservative capital structure with adjusted EBITDA <1.5x



Return-focused approach to capital allocation

Non-GAAP Financial Information: *Please visit ufpinvestor.com for reconciliation to related GAAP measurement.*

RETURN ON INVESTED CAPITAL



We continue to invest through the cycle in high-return, high-margin greenfield opportunities, new product development, and building brand awareness as we remain focused on driving long-term shareholder value.

Non-GAAP Financial Information: *Please visit ufpinvestor.com for reconciliation to related GAAP measurement.*

RECENT ACQUISITIONS

Process	Purpose	Goal
Identify attractive growth runways in each Business Unit under each Business Segment and identify gaps in our capabilities to pursue those runways.	Find new products and services to speed our transformation from commodity sales to value-added selling solutions and brands.	Achieve scale and synergy targets to optimize growth, margins and returns.

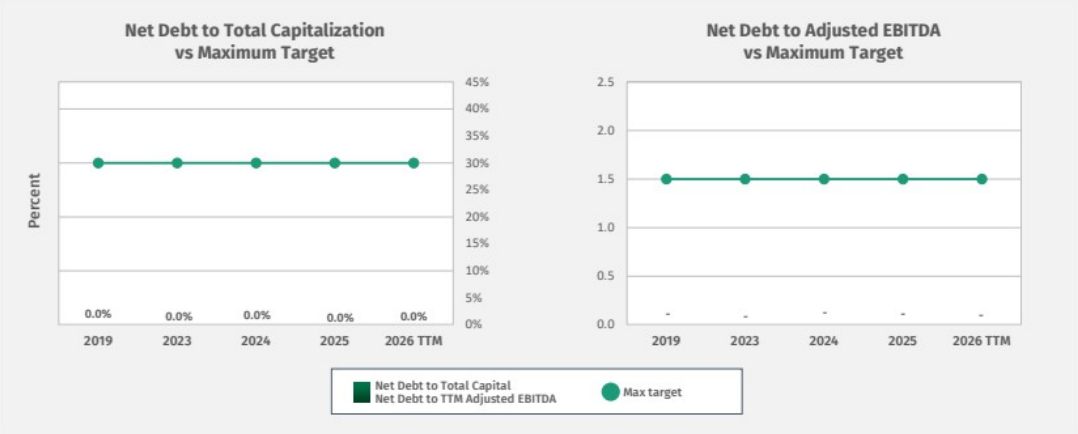
BERRY PALLETS, INC
Expand low-cost production and regional footprint for leading pallet network.

MoistureShield
Provide needed manufacturing capacity to support Deckorators growth plans.

CEDARPOLY RECYCLING • PROCESSORS • BROKERS
Driving Deckorators recycled content and vertical integration opportunities.

ADVANTAGE LABEL & PACKAGING, INC. · PACKNET LTD. · SFP · UFP PALETS Y EMBALAJES SL
PAK-RITE · FICUS PAX · ULTRA FENCING • RAILING · ENDURABLE Building Products · North American Container
APACHE PRODUCTS, INC. · PalletOne · DWP · ROCK · TITAN CORRUGATED

CAPITAL STRUCTURE

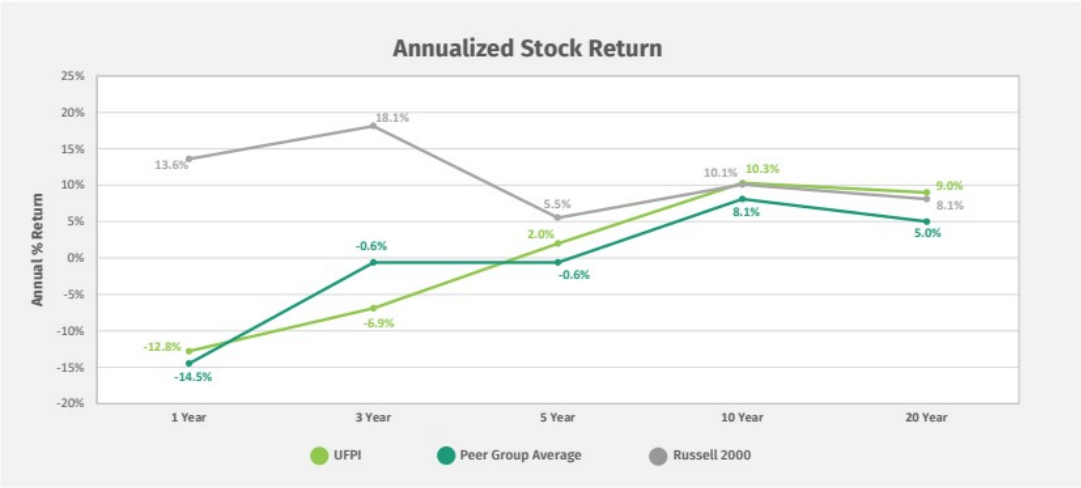


Conservative capital structure ensures ample resources to pursue investment opportunities with the highest return potential.

Non-GAAP Financial Information: *Please visit ufpinvestor.com for reconciliation to related GAAP measurement.*

STOCK PERFORMANCE

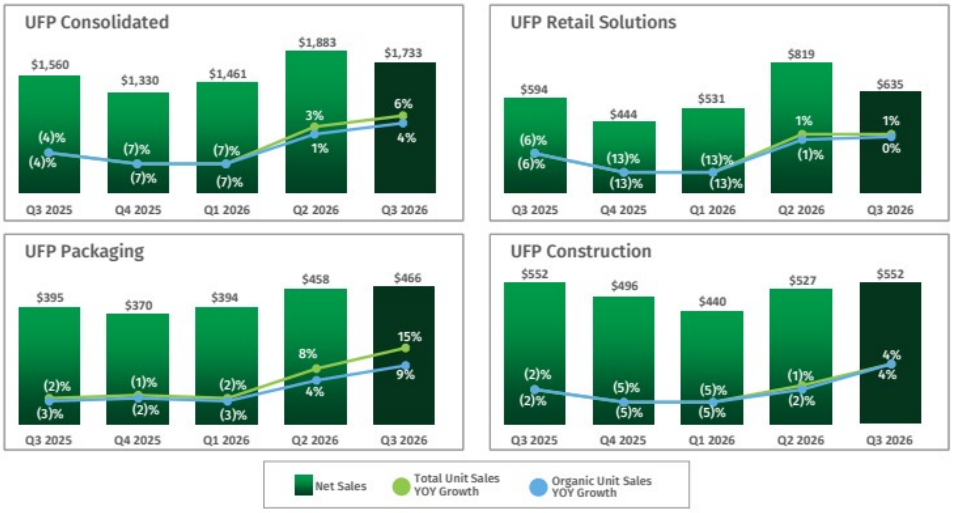
Long-term returns on UFPI stock are consistently above the proxy peers and major market indices



Peers include MAS, BLDR, TREX, LPX, SSD, BCC, PATK, AMWD, SON, GEF, ROCK
Stock prices are adjusted to account for dividend payouts
Source: FactSet as of 10/16/2026 closing prices

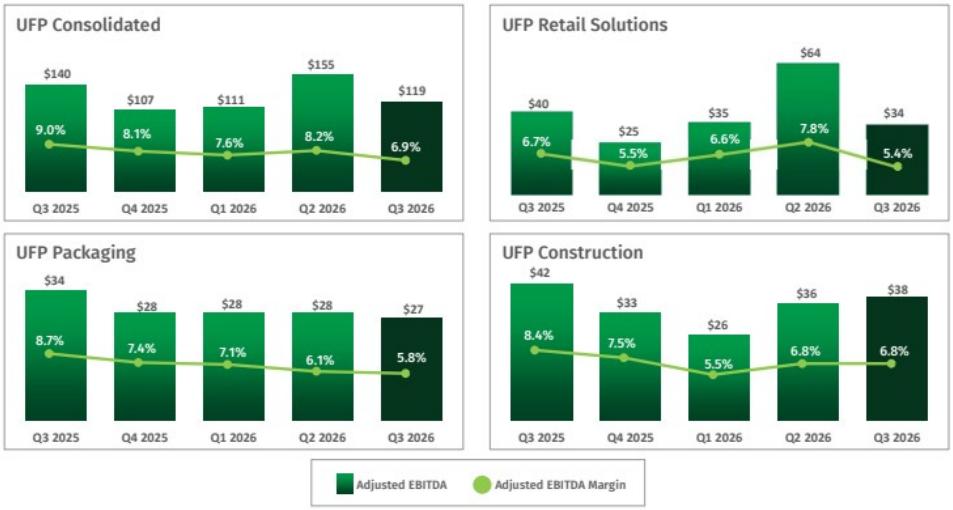

NASDAQ CONGRATULATES
UFP INDUSTRIES INC
ON BEING ADDED TO THE
2022 FORTUNE 500 LIST
UFP INDUSTRIES
UFPI NasdaqListed
QUARTERLY RESULTS
UFP INDUSTRIES

NET SALES Q3 2026 (in millions)



*Growth percentages are shown net of product transfers between segments.

ADJUSTED EBITDA Q3 2026 (in millions)



Margin levels reflect focus on value-added solutions.
Short-term results impacted by adverse market conditions and freight challenges.

Non-GAAP Financial Information: *Please visit ufpinvestor.com for reconciliation to related GAAP measurement.*


THANK YOU
UFP INDUSTRIES
2801 E. Beltline Ave. NE
Grand Rapids, MI 49525
(800) 598-9663 - UFPI.com