

UNITED FINANCIAL BANCORP, INC.
225 ASYLUM STREET
HARTFORD, CT 06103

VOTE BY INTERNET - www.proxyvote.com

Use the Internet to transmit your voting instructions and for electronic delivery of information. Vote by 11:59 P.M. ET on May 12, 2019. Have your proxy card in hand when you access the web site and follow the instructions to obtain your records and to create an electronic voting instruction form.

ELECTRONIC DELIVERY OF FUTURE PROXY MATERIALS

If you would like to reduce the costs incurred by our company in mailing proxy materials, you can consent to receiving all future proxy statements, proxy cards and annual reports electronically via e-mail or the Internet. To sign up for electronic delivery, please follow the instructions above to vote using the Internet and, when prompted, indicate that you agree to receive or access proxy materials electronically in future years.

VOTE BY PHONE - 1-800-690-6903

Use any touch-tone telephone to transmit your voting instructions. Vote by 11:59 P.M. ET on May 12, 2019. Have your proxy card in hand when you call and then follow the instructions.

VOTE BY MAIL

Mark, sign and date your proxy card and return it in the postage-paid envelope we have provided or return it to Vote Processing, c/o Broadridge, 51 Mercedes Way, Edgewood, NY 11717.

TO VOTE, MARK BLOCKS BELOW IN BLUE OR BLACK INK AS FOLLOWS:

E61336-P19168

KEEP THIS PORTION FOR YOUR RECORDS
 DETACH AND RETURN THIS PORTION ONLY

THIS PROXY CARD IS VALID ONLY WHEN SIGNED AND DATED.

UNITED FINANCIAL BANCORP, INC.

The Board of Directors recommends you vote FOR the following:

- | | | | |
|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Election of Directors | For | Against | Abstain |
| Nominees: | | | |
| 1a. Paula A. Aiello | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1b. Kevin E. Ross | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

The Board of Directors recommends you vote FOR proposals 2 and 3.

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| | For | Against | Abstain |
| 2. To approve an advisory (non-binding) proposal on the Company's executive compensation. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. To ratify of the appointment of Wolf & Company, P.C. as independent auditors of the Company for the year ending December 31, 2019. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

NOTE: To transact such other business as may properly come before the Annual Meeting or any adjournment thereof.

For address changes, and/or comments, please check this box and write them on the back where indicated.

Please indicate if you plan to attend this meeting. **Yes** **No**

Please sign exactly as your name(s) appear(s) hereon. When signing as attorney, executor, administrator, or other fiduciary, please give full title as such. Joint owners should each sign personally. All holders must sign. If a corporation or partnership, please sign in full corporate or partnership name by authorized officer.

Signature [PLEASE SIGN WITHIN BOX]	Date

Signature (Joint Owners)	Date

Important Notice Regarding the Availability of Proxy Materials for the Annual Meeting:

The Annual Report and Notice and Proxy Statement are available at
www.unitedfinancialinc.com - click on "Financial Information" and "Annual Meeting Materials"

E61337-P19168

**UNITED FINANCIAL BANCORP, INC.
Annual Meeting of Shareholders
May 13, 2019 11:00 AM
This proxy is solicited by the Board of Directors**

The shareholder(s) hereby appoint(s) Michael A. Bars, Michael F. Crawley and Robert A. Stewart, Jr., or any of them, as proxies, each with the power to appoint his substitute, and hereby authorize(s) them to represent and to vote, as designated on the reverse side of this ballot, all of the shares of common stock of UNITED FINANCIAL BANCORP, INC. that the shareholder(s) is/are entitled to vote at the Annual Meeting of Shareholders to be held at 11:00 AM, EDT on May 13, 2019, at the Connecticut Science Center, 250 Columbus Boulevard, Hartford, Connecticut 06103, and any adjournments thereof. The undersigned shareholder(s) hereby revoke(s) any proxy or proxies heretofore given.

This proxy, when properly executed, will be voted as directed or, if no direction is given, will be voted "FOR" the nominees under Proposal 1, "FOR" the approval of an advisory (non-binding) proposal on the Company's executive compensation under Proposal 2, "FOR" the ratification of United Financial Bancorp, Inc.'s appointment of independent auditors in Proposal 3, and in accordance with the determination of a majority of the Board of Directors as to any other matters.

If you receive more than one proxy card, please sign and return all cards in the accompanying envelopes. Please check your mailing address as it appears on the Revocable Proxy. If it is inaccurate, please include your correct address below.

Address Changes/Comments: _____

(If you noted any Address Changes/Comments above, please mark corresponding box on the reverse side.)

Continued and to be signed on reverse side