```
Using S0 = 44.0681 (last close on 2025-05-30)
Estimated annualized volatility (from 352 returns): 19.9096%

Monte Carlo estimate (plain antithetic):
 Price = 0.742950 SGD
 Std error = 0.004937
 95% CI = [0.733274, 0.752626]

Monte Carlo with control variate adjustment:
 Price (CV) = 0.742480 SGD
 Std error (CV) = 0.003573
 95% CI (CV) = [0.735477, 0.749483]

Black-Scholes benchmark (S0, sigma_hat, r):
 BS Price = 0.739163 SGD

Results saved to mc_option_result.csv
```